



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

The City of Indianapolis receives funding from the U.S. Department of Housing and Urban Development (HUD) each year to encourage affordable housing development, sustain affordable housing, support economic development efforts, prevent homelessness and help people living with HIV/AIDS. Once every five years the City of Indianapolis must conduct an assessment of the needs of the community and develop strategies for utilizing the funds they will receive, as required by HUD. This document serves to meet that requirement and outline goals and methods for helping distress neighborhoods in the City re-build. The City of Indianapolis will address the goals set by this document in 2010 through 2014.

The primary tools the City of Indianapolis will utilize over the next five years are 1) the Community Development Block Grant, 2) the HOME Investment Partnerships Program, 3) the Emergency Shelter Grant and 4) Housing Opportunities for Persons with HIV/AIDS. Each of these funds comes from HUD on an annual basis. The amount is determined through a complex formula based on the City's population, the number of pre-1940's housing stock and other factors.

The City of Indianapolis will also use two additional resources from HUD. These two sources are the Continuum of Care grant and the Neighborhood Stabilization Program funds. The Continuum of Care grant is a competitive grant the City of Indianapolis applies for each year to address the needs of the homeless population. The Neighborhood Stabilization Program funds are a one-time grant as part of the Housing and Economic Recovery Act of 2008, to alleviate problems neighborhoods hit hard by the housing collapse and changing economy. The City of Indianapolis will have until the conclusion of 2010 to invest these dollars.

Between the years 2010 and 2014, these grants will infuse neighborhoods with approximately \$114 million. Table I-I outlines the eligible use and the amounts of each grant.

Table I-I: Grants from the U.S. Department of Housing and Urban Development. March 2009

Grant	Eligible Use	Estimated Amounts
Community Development Block Grant (CDBG)	Supply decent housing, expand economic opportunities and provide services for persons earning 80 percent or less of median family income. Eliminate slum and blight.	\$9,000,000 annually \$45,000,000 over five years
HOME Investment Partnerships Program (HOME)	Expand the availability of decent, affordable housing for individuals and families earning 80 percent or less of median family income.	\$4,000,000 annually \$20,000,000 over five years
Emergency Shelter Grant (ESG)	Provide essential support services, homelessness prevention activities and support area shelters with operating and rehabilitation funds.	\$400,000 annually \$2,000,000 over five years
Housing Opportunities for Persons with AIDS (HOPWA)	Provide housing assistance and supportive services to individuals with HIV/AIDS and to their families to prevent homelessness.	\$700,000 annually \$3,500,000 over five years
Continuum of Care (CoC)	Provide support services and support operations of area transitional and permanent housing providers who assist homeless families and individuals.	\$3,000,000 annually \$15,000,000 over five years
Neighborhood Stabilization Program (NSP)	One time grant as part of the Housing and Economic Recovery Act of 2008. Provides funding towards the acquisition and rehabilitation of safe, decent housing.	\$29,300,000

The City of Indianapolis has allotted these funds, with the exception of NSP funds, over the last five years. The previous five-year plan, covering the years 2005-2009, set goals to create new affordable housing and to provide services to increase family self-sufficiency. The following goals and strategies from the previous Consolidated Plan shows the progress the City of Indianapolis has made towards its previous goals, as of December 2008.

Goal 1: Increase the availability of safe, decent, affordable housing.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	550 units	517 units	94%
Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.	200 units	234 units	147%
Rehabilitate substandard units to create homeownership opportunities.	230 homes	60 homes	26%
Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities for persons below 80% MFI.	80 homes	52 homes	65%
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	260 households	250 households	96%
Assist homeowners with repairs to residences.	1,000 homes	1,160 homes	116%

Goal 2: Prevent homelessness for special needs populations and persons at-risk of homelessness.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Provide emergency rent and utility assistance to persons with special needs and persons at risk of homelessness.	1,500 people	1,820 people	128%
Provide supportive services to persons at risk of homelessness or special needs populations to work towards self-sufficiency.	1,400 people	5,362 people	383%
Provide tenant-based and project-based rental assistance to persons with HIV/AIDS.	1,375 people	179 people	13%
Provide short-term emergency assistance to persons with HIV/AIDS.	2,000 people	1,000 people	50%
Provide supportive services to persons with HIV/AIDS.	3,125 people	281 people	9%
Provide housing placement assistance to persons with HIV/AIDS.	100 people	209 people	209%

Goal 3: Decrease the number of homeless individuals/families in Indianapolis.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Provide rent assistance to homeless individuals/families.	700 families	490 families	70%
Create new permanent supportive housing units for homeless individuals/families through rehabilitation or new construction.	120 units	95 units	79%
Provide supportive services to homeless individuals/families working towards self-sufficiency.	4,000 families	10,000 families	250%

Goal 4: Increase educational opportunities.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Increase educational opportunities for youth.	7,500 youth	6,975 youth	93%
Provide job training to low-moderate income persons.	1,000 people	4,970 people	497%

Goal 5: Support capital enterprise development for job creation.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Place low-moderate income persons in jobs.	500 people	2,285 people	457%
For persons placed in jobs, help ensure employment for at least 180 days.	200 people	1,328 people	664%
Create new jobs through new development.	1,200 jobs	1,476 jobs	123%
Improve commercial facades and signage for small business owners.	100 businesses	37 businesses	37%

Goal 6: Eliminate unsafe buildings and sites.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Eliminate unsafe sites that pose a threat to the environment.	20 sites	32 sites	160%
Eliminate unsafe structures that pose a threat to public safety.	15,000 structures	25,650 structures	171%

Goal 7: Increase community building activities to foster Great Indy Neighborhoods Initiative.

Strategy	5-Year Goal	# Achieved	% of 5 Year Goal Met
Identify and train neighborhood leaders to take responsibility for building their communities.	1,150 leaders	529 leaders	46%
Develop Quality of Life Plans for Indianapolis Neighborhoods.	6 neighborhoods	6 neighborhoods	100%

Goal 8: Combine housing opportunities with social & public services.

Strategy	5-Year Goal	% of 5 Year Goal Met
Fund services connected to permanent housing	50% of services will be tied to permanent housing programs each year.	40% of services tied to permanent housing.
Combine housing development with access to transportation	30% of all development projects that receive HUD funding will be within a 10-minute walk of public transportation each year.	100% of housing projects funded are within a 10-minute walk of public transportation.

The City of Indianapolis had success in meeting or surpassing 56 percent of the goals and strategies within the first four years of the previous plan's implementation. The new economic climate will change those goals through this plan; however, the progress made in the previous year also helps the City decide if new needs or issues should be addressed in the coming years. The City of Indianapolis conducted an extensive assessment of the housing, economic development and social service needs of the community. Simultaneously, the City of Indianapolis evaluated the possible private and public funding sources for each type of need and determined which areas would need additional funding, gap financing or did not need additional funding. The final result is the goals and strategies listed below. The City of Indianapolis will strive to meet these goals utilizing the strategies listed, over the next five years, 2010-2014.

2010-2014 Goals and Strategies

Goal #1: Encourage economic development activities and efforts in the community.

Strategy	5-Year Goal
Fund commercial façade projects in developing communities.	-35 commercial facades will be improved.
Provide economic development assistance to expanding or new businesses to create and/or retain jobs.	-100 jobs will be created.
Support outreach efforts to market available forms of economic development assistance to encourage business expansion or new business development.	-1,500 businesses will be contacted. -As a result of contacts, 5,000 jobs will be created and 25,000 jobs will be retained.
Support summer youth programs with an educational focus.	-7,000 youth will have additional educational opportunities through the Summer Youth program.
Support job training and placement programs for low to moderate income residents.	-800 low to moderate income people will be prepared and placed in jobs -400 of the people placed in jobs will retain those jobs for 180 days

Goal #2: Stabilize distressed neighborhoods through targeted development.

Strategy	5-year Goal
Acquire and/or rehabilitate units for homeownership.	-175 units will be acquired and rehabilitated and sold to home buyers earning less than 80 percent MFI.
Rehabilitate substandard units to create affordable rental housing opportunities.	-500 units will be rehabilitated for households earning less than 30 percent MFI. -500 units will be rehabilitated for households earning 31-80 percent MFI.
Demolish blighted structures.	-100 blighted structures will be demolished.
Construct new homes for homeownership opportunities.	-100 units will be built and sold to households earning less than 80 percent MFI.
Provide financing options for homeowners, such as down payment assistance.	-175 households earning less than 80 percent MFI will receive direct homeownership assistance.
Provide repairs to homeowners whose homes are in disrepair.	-600 homeowners will receive repair assistance.

Goal #3: Support housing stabilization efforts throughout Marion County.

Strategy	5-Year Goal
Provide repairs to home owners whose homes are in disrepair.	-1,300 homeowners will receive repair assistance.
Provide down payment assistance to home buyers.	-250 households earning less than 80 percent MFI will receive down payment assistance.
Eliminate unsafe structures that pose a threat to public safety and/or the environment.	-1,500 blighted structures will be demolished.

Goal #4: Prevent homelessness through the support and operation of programs that serve very low-income residents.

Strategy	5-Year Goal
Support case management services that help households at-risk of homelessness.	-4,500 clients/households earning less than 30 percent MFI will work towards self-sufficiency by receiving case management services.
Provide rent and utility assistance to families at-risk of homelessness.	-1,000 persons/households earning below 30 percent MFI will receive rent and/or utility assistance.

Goal #5: Decrease homelessness through support of homeless programs and housing projects.

Strategy	5-Year Goal
Provide funding for supportive services and rental assistance in conjunction with housing programs assisting homeless individuals.	-1,000 homeless persons/families will receive rental assistance. -1,500 unduplicated homeless persons/families will receive supportive services.

Goal #6: Support the needs of persons living with HIV/AIDS and their families.

Strategy	5-Year Goal
Provide supportive services, including housing counseling, to persons living with HIV/AIDS.	-800 persons will receive supportive services.
Provide housing placement services to persons living with HIV/AIDS.	-200 persons will receive housing placement assistance.
Provide rent and utility assistance to persons living with HIV/AIDS.	-400 persons will receive tenant-based rental assistance. -2,000 persons will receive short-term rent, mortgage and/or utility assistance.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

From working to plan for Indianapolis' future - to creating affordable homeownership opportunities - to stepping up code enforcement in our neighborhoods - to supporting the growth of jobs and investment in our community - the Department of Metropolitan Development works in partnership with other City departments to build a world-class City, neighborhood by neighborhood.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Population, Demographics and Geography

According to the 2000 Census, Marion County was home to 860,454 individuals. The 2007 American Community Survey (ACS) reported that the county estimated population was 872,842. Population estimates courtesy of the Indiana Business Research Center (IBRC) place the 2007 population for Marion County at 876,804. Assuming the estimates

for 2007 are accurate, the population growth in Marion County between 2000 and 2007 ranges from 1.4 to 2 percent.

Marion County is comprised of 9 townships, which include: (1) Pike, (2) Washington, (3) Lawrence, (4) Wayne, (5) Center, (6) Warren, (7) Decatur, (8) Perry and (9) Franklin. Figure I-I is a map of the entire county, showing the location of each township. The City of Indianapolis and Marion County share the same borders, which include all nine (9) townships. Beyond sharing geographic boundaries, the two governments were merged in 1970 to form a single local government entity. For the purpose of this Consolidated Plan, the City of Indianapolis and Marion County may be used interchangeably to describe the same place and government.

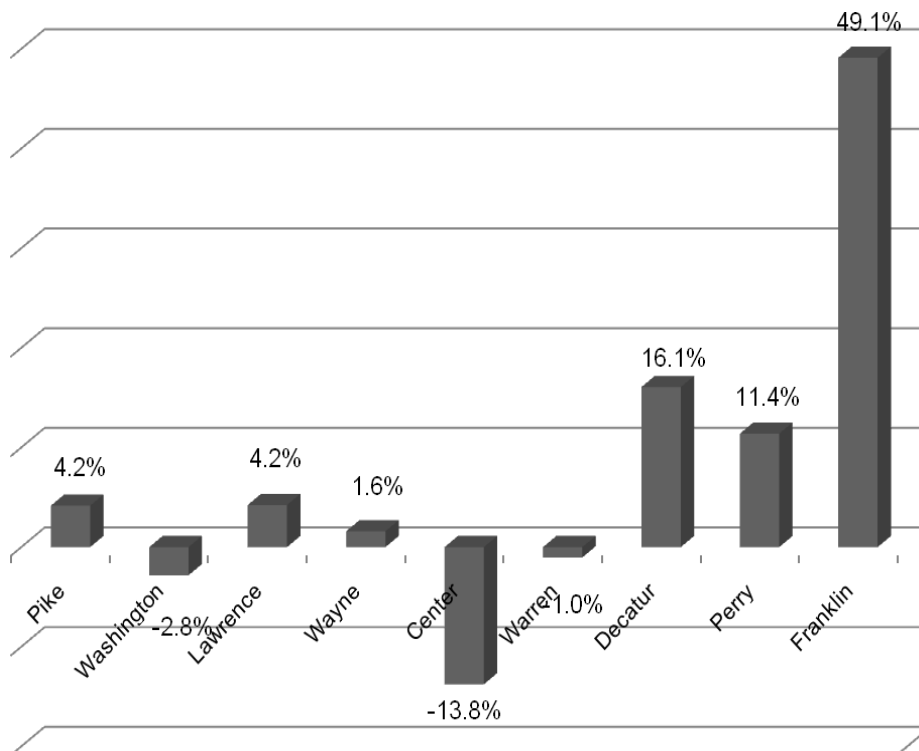


Figure I-I: Map of Marion County and the Nine Townships. Source: City of Indianapolis, Division of Planning, 2008.

*Table I-II:
Estimated
Population by
County and
Township.
Source: U.S.
Census.*

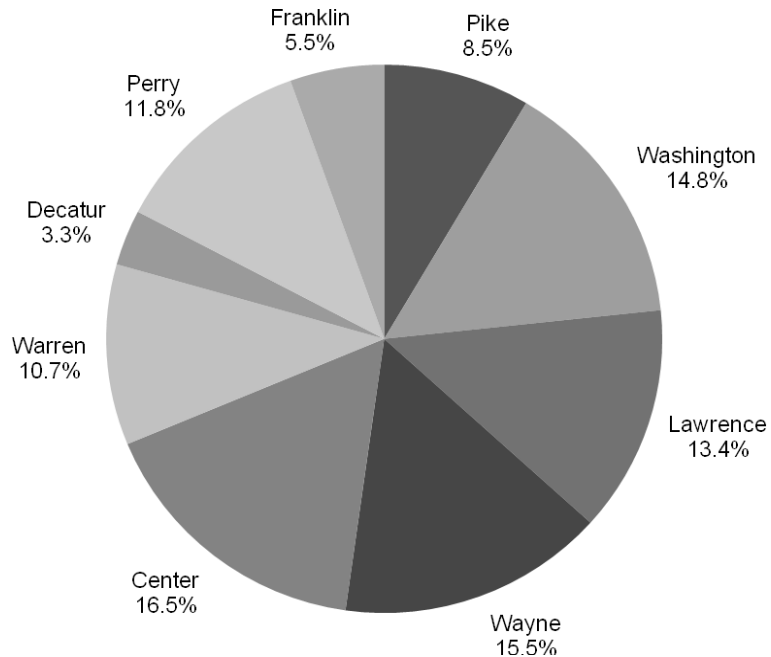
	2000	2007
Pike	71,465	74,434
Washington	132,927	129,176
Lawrence	111,961	116,689
Wayne	133,461	135,576
Center	167,055	144,059
Warren	93,941	92,968
Decatur	24,726	28,698
Perry	92,838	103,407
Franklin	32,080	47,835
Marion County	860,454	872,842

Figure I-II shows the percent population change by township from 2000 to 2007. These growth/decline numbers are based on estimates from the American Community Survey and Indiana Business Research Center.



*Figure I-II:
Estimated
Percent
Population
Growth or
Decline by
Township.
Source: U.S.
Census and City
Consultants &
Research, LLC.*

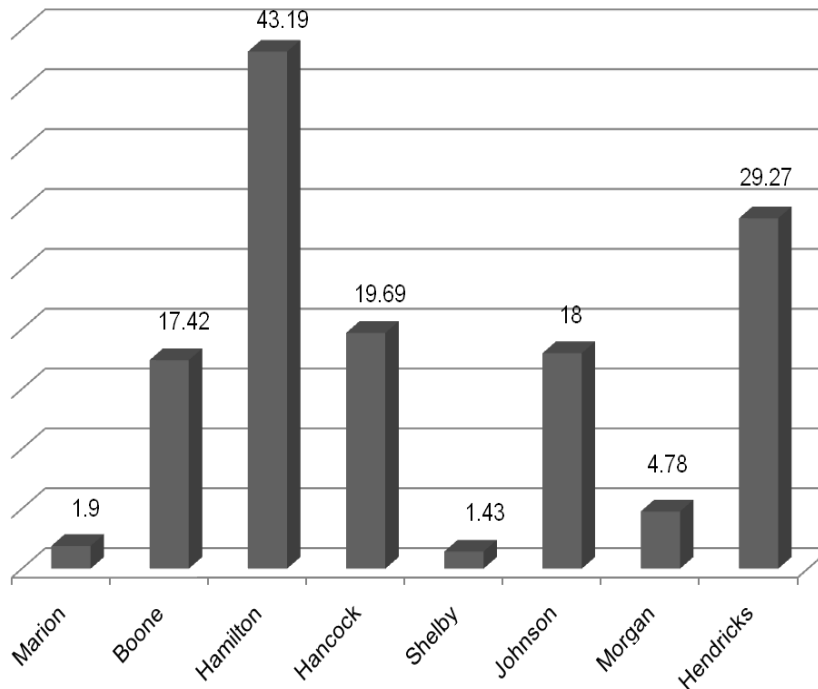
Figure I-III illustrates the 2007 estimated percentage of Marion County total population contained in each township, according to the most current information available from the Indiana Business Research Center (IBRC). Decatur and Franklin Townships have by far the smallest percent of population in Marion County, containing 3.3 and 5.5 respectively.



*Figure I-III:
Distribution of
Marion County
Estimated
Population by
Township.
Source: Indiana
Business
Research
Center, 2007.*

The top three townships for projected growth are Decatur, Franklin and Perry. The populations in Decatur and Franklin Townships have increased by a significantly higher percentage than all of the other seven Marion County townships. As shown earlier, these two townships also have the smallest populations. While Center Township still maintains the largest population overall, it is projected to continue to lose population as confirmed in the 2000 Census. Washington and Warren Townships are expected to decrease in population along with Center Township.

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*Figure I-IV:
2007 Estimated
Population
Growth by
County for the
Indianapolis
MSA. Source:
Indiana
Business
Research
Center, 2007.*

The Marion County population increased nearly 2 percent from 2000 – 2007. An important part of the total consideration of growth in Marion County and its townships is the rate of growth of the surrounding counties. As figure I-IV shows, the population is growing in all of these counties. By far the largest population increase has been seen in Hamilton County, directly north of Marion County and downtown Indianapolis. Hamilton County has grown by over 43 percent from 2000 – 2007. Other counties leading in population growth include Hendricks (29 percent), Hancock (20 percent), Johnson (18 percent), and Boone (17 percent). The remaining surrounding counties are experiencing a smaller percentage of population growth. Morgan County has grown by five percent and Shelby County has grown by one and a half percent from 2000 – 2007.

Surrounding counties with the largest percent of population growth are not geographically proximate to the townships with the largest percentage of population growth. It is likely the case that in the townships experiencing lower growth or decrease in population rates, the population is bypassing the township for residences in the county they border. This is most likely the situation with the large growth rate in Hamilton County and decrease in population in Washington Township. Similar connections can be seen when the township population growth data is compared to the county population growth data. Another example is the reverse of what is the case with Hamilton County and Washington Township. The huge amount of development in Decatur Township has allowed for a 16.1 percent increase in the population from 2000 – 2007 and Morgan County, on the converse, has experienced one of the lowest rates of population growth from 2000 – 2007 among the counties surrounding Marion. With larger amounts of land left to be developed, the southern townships of Decatur, Franklin and Perry have maintained a steady growth pattern even while the counties just outside their borders continue to grow. Figure I-V shows the entire Indianapolis area, including all seven counties surrounding Marion County.

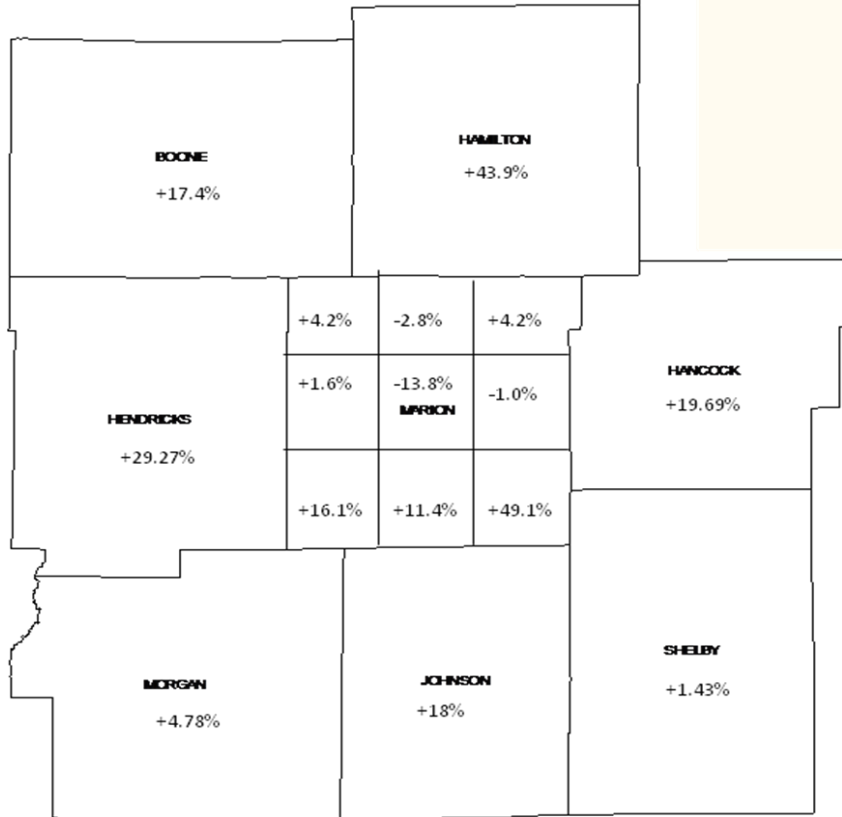


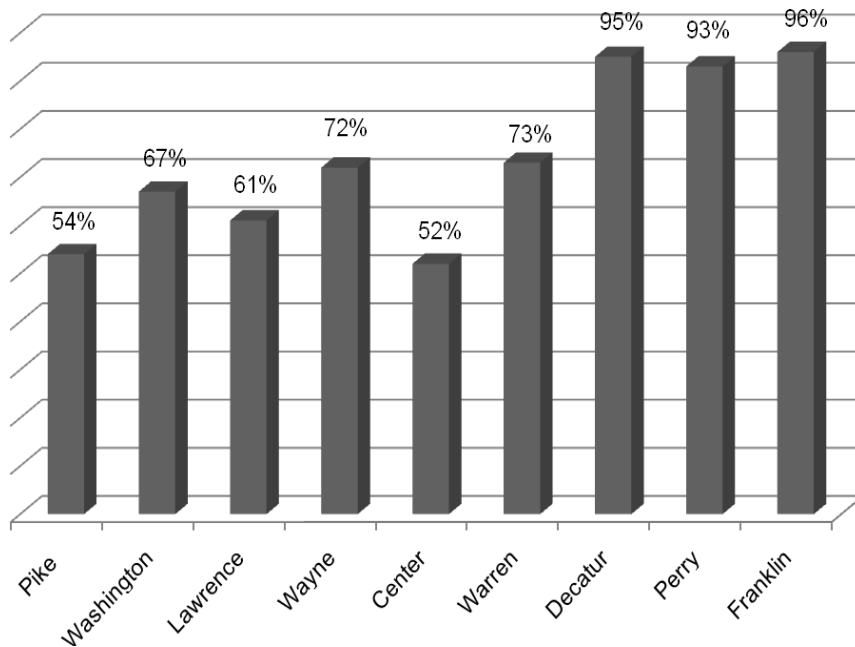
Figure I-V: Map of Marion County and Surrounding Counties Including Growth Rates by County and Township. Source: City of Indianapolis, Division of Planning, 2008.

Race and Ethnicity

From the 2000 Census and the available estimates for 2006 and 2007, the basic racial makeup of Marion County is 71 percent White, 25 percent African American and four (4) percent other racial minorities, which is comprised of the racial/ethnic categories found in the census. These categories include: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Other. The Indiana Business Research Center (IBRC) estimates that the percentage of White residents in Marion County will slightly decrease between the years 2000 – 2010. IBRC also suggests that there will be a slight increase in the percentage of African American residents during the same period.

It is important to note that race information does not provide information about the percentage of the total population that classify themselves as Hispanic or Latino. Individuals from this ethnic background are not likely to identify as any of the available racial categories tracked in the Census. They may select “Other” and they may not. To ascertain the percentage of the population that is Hispanic or Latino, a separate Census question was created. A chart illustrating the Hispanic or Latino population follows the racial analysis.

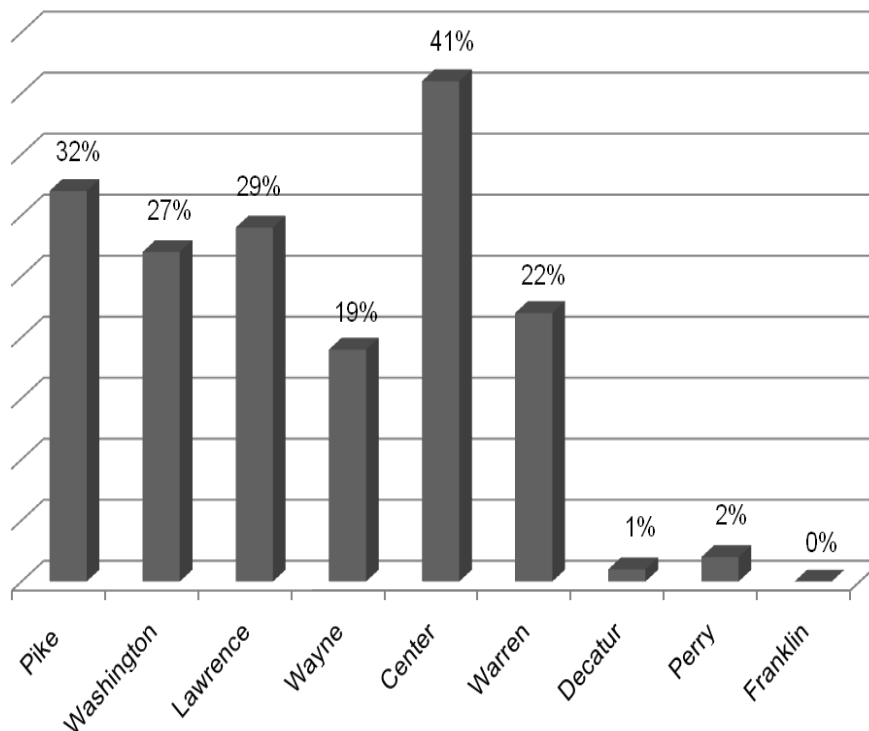
Figure I-VI shows the percentage of the population in each township that identifies themselves as White, according to the 2000 Census data.



*Figure I-VI:
Percent of
Population by
Township
Identifying
Themselves as
White. Source:
U.S. Census,
2000.*

The 2000 Census data reflects that White residents are the majority of the population in each of the nine townships. The townships with the largest concentration of Whites are the southern townships of Decatur, Perry and Franklin. Over 90 percent of the population is White in these townships. The population of White residents is between 52 – 73 percent of the total population in the remaining Marion County Townships. Figure I-VII shows the percent of the population in each township identifying them as African American.

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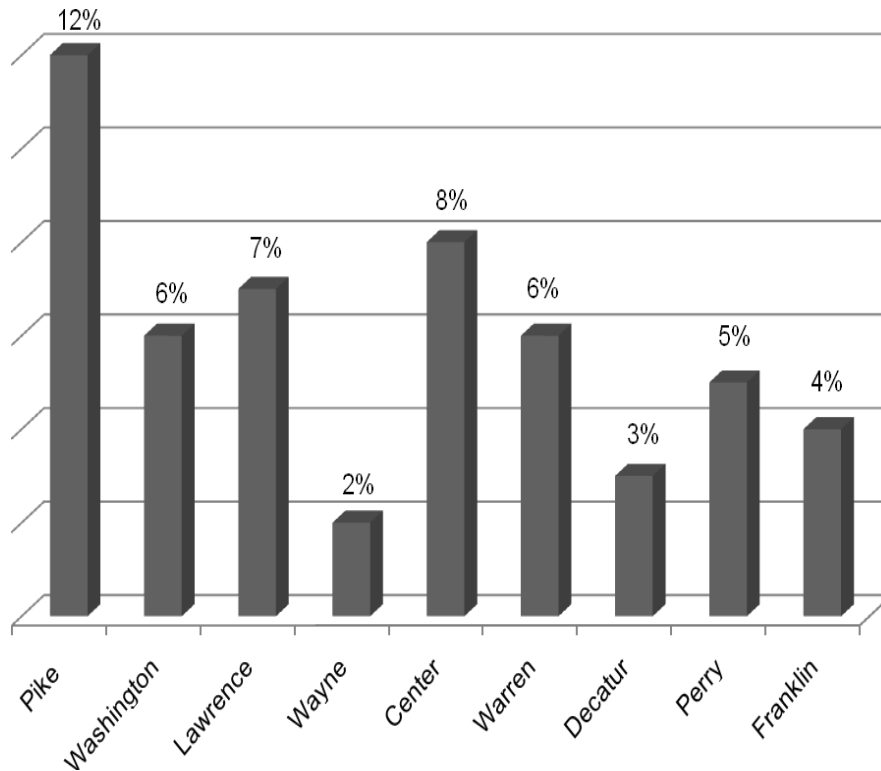


*Figure I-VII:
Percent of
Population by
Township
Identifying
Themselves as
African
American.
Source: U.S.
Census, 2000.*

The 2000 Census data shows that the townships with the largest percentage of the total population that is African American are Center Township (41 percent), Pike Township (32 percent), and Lawrence Township (29 percent). In Decatur, Perry, and Franklin Townships, the percentage of the total population that is African American does not exceed 2 percent. The remaining three townships have African American populations that comprise between 19 and 27 percent of the total township population.

The ratio of White to African American residents in Center Township is the most balanced of the townships, with 52 and 41 percent of the total township population. The ratio of White to African American residents is most out of balance in Decatur, Perry, and Franklin Townships.

Other Racial Minorities is calculated together using the individual 2000 Census data from the following racial categories: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Some Other Race. Pike Township is the most racially diverse when the data is considered from the perspective of the aforementioned categories combined. 12 percent of the total township population is one of the other racial minorities. When this number is combined with the 32 percent of the township that is African American, it can be seen that 44 percent of the total township population is a racial minority. Center Township has a higher percentage of the total population that is a racial minority, 49 percent; however, it is slightly less racially diverse than Pike Township with 8 percent of the total population being comprised of one of the 4 other racial minority categories. Figure I-VIII shows the percentage of each township's population identifying themselves as one of the other racial minorities.



*Figure I-VIII:
Percent of
Population by
Township
Identifying
Themselves as
Other Racial
Minorities.
Source: U.S.
Census, 2000.*

Figure I-IX shows the population density of White residents in Marion County by census tract according to the 2000 data. The majority of the census tracts with the lowest concentration of White residents (0 – 1000) are found in the northern part of Center Township and the southernmost part of Washington Township. There are also pockets of census tracts with 0 – 1000 White residents in central and southeastern Lawrence Township, in western Washington Township at the Pike Township line, in southern Wayne Township and northern Warren Township. The highest concentration (3550 – 6097) of White residents by census tracts is in, as confirmed by the previous data, Decatur, Perry, and Franklin Townships. The pockets of census tracts with this high of a percentage of White residents are also found in northwestern Wayne Township, southern Warren Township, and northeastern Lawrence Township.



*Figure I-IX:
Disbursement of
White Population
by Census Tract.
Source: U.S.
Census, 2000
and the City of
Indianapolis,
Division of
Planning.*

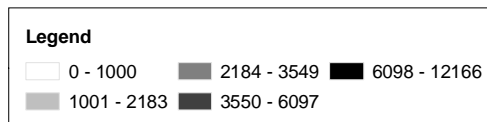


Figure I-X shows the population density of African American residents in Marion County by census tract using 2000 Census data. The majority of the census tracts with the highest concentration (2891 – 5954) of African American residents are located southeastern Pike Township and southwestern Lawrence Township. Pockets of this highest density level exist in northeastern Wayne Township, northeastern Center Township, southeastern Washington Township, and northeastern Warren Township. The lowest concentration (0 – 416) of African Americans includes all of the census tracts in Decatur and Franklin Townships and all but a very few in Perry Township. The majority of the census tracts in Wayne, Warren and Washington Townships are also in this range. A large portion of the census tracts in southern Center Township and central and northeastern Lawrence Township are also in this range. Pockets of census tracts with African American populations in this range can be found in northern and southwestern Pike Township.

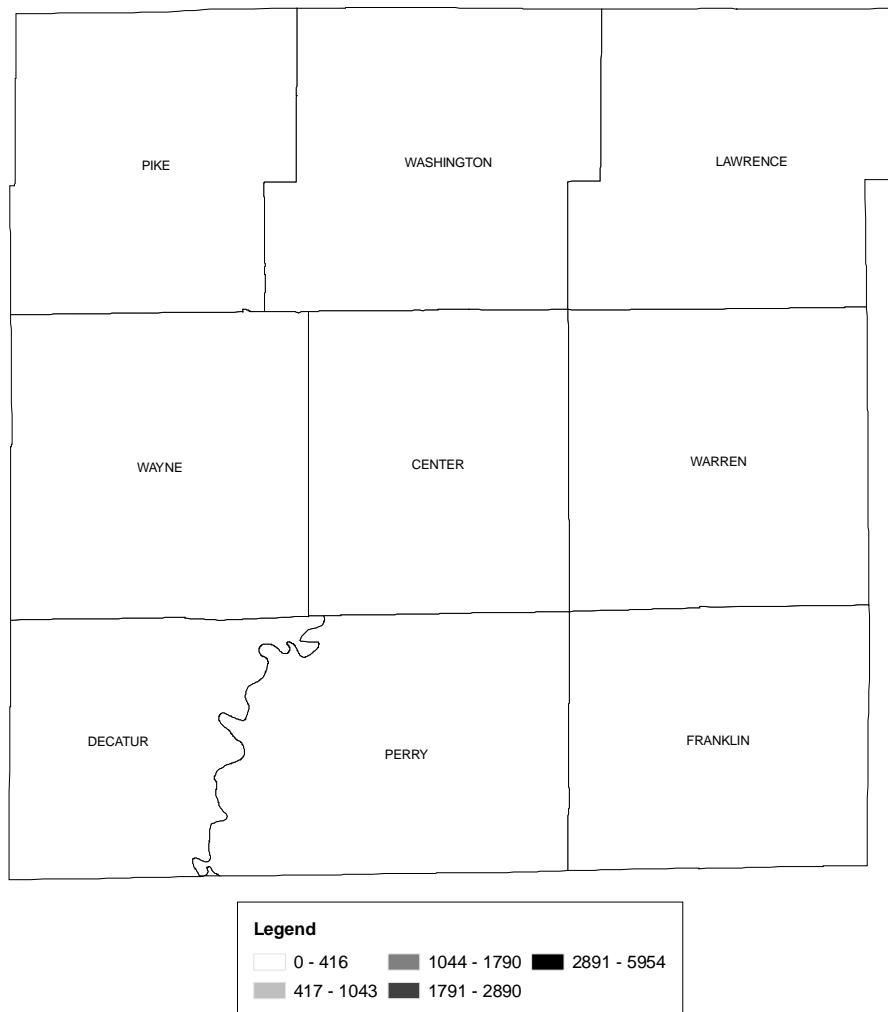
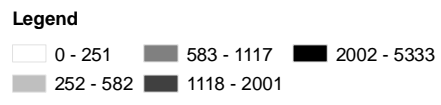


Figure I-XI maps the population density of residents in Marion County by census tract that are one of the other racial minorities tracked in the 2000 census. Other Racial Minority is a term used to describe the following Census groups combined as a whole: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Some Other Race. For the purpose of analyzing Exhibit IV – 4, the category “Two or More Minority Races” will also be included in the Other Racial Minority percentage. The census tracts with the highest concentration (2002 – 5333) of residents that are one of the other racial minorities are located in pockets in central Wayne Township, northern Center Township, and northern Warren Townships. These same areas are adjacent to the areas with the majority of the census tracts having the second highest concentration of residents that are one of the other racial minorities. The percentage of the population of Marion County that is one of the other racial minorities is fairly well spread out among the total census tracts in the county. The areas that have the lowest concentration (0 – 251) of residents that are one of the other racial minorities are located throughout much of Washington Township as well as Franklin Township. Pockets of census tracts in this range exist in southwestern Pike Township, southeastern Center Township, central Warren Township and throughout Wayne and Lawrence Townships.



*Figure I-XI:
Disbursement of
Other Racial
Minorities
Population by
Census Tract.
Source: U.S.
Census, 2000
and the City of
Indianapolis,
Division of
Planning.*



The information in Table I-III uses 2000 Census data, by township, to calculate the estimated population by race.

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*Table I-III: Population Disbursement by Township.
Source: U.S. Census, 2000 and the American Community Survey, 2007.*

Township	White		African American		Other Racial Minorities	
	2000	Est. 2007	2000	Est. 2007	2000	Est. 2007
Pike	38,537	37,898	23,002	31,754	8,296	7,406
Washington	88,751	88,324	35,665	57,106	8,511	6,035
Lawrence	67,755	72,918	32,372	37,992	7,933	7,572
Wayne	95,855	94,283	25,558	31,439	2,551	14,235
Center	86,653	80,516	67,779	57,493	12,623	9,771
Warren	68,454	63,192	20,261	27,104	5,226	4,733
Decatur	23,606	27,441	302	1,566	818	818
Perry	86,747	96,091	1,522	3,454	4,569	5,181
Franklin	30,651	43,517	225	1,871	1,204	2,568

Based on the estimated total percent change in population growth/decline, the African American population grew in seven out of the nine townships between 2000 and 2007. The largest increase in African American residents likely occurred in Washington Township, where it is estimated that 21,441 new African Americans joined the population.

Using the same growth/decline percentages, the total population of Other Racial Minorities likely increased in eight out of the nine Marion County Townships between 2000 and 2007. The largest increase in Other Racial Minorities occurred in Wayne Township where it is estimated that 11,684 new Other Racial Minorities joined the population.

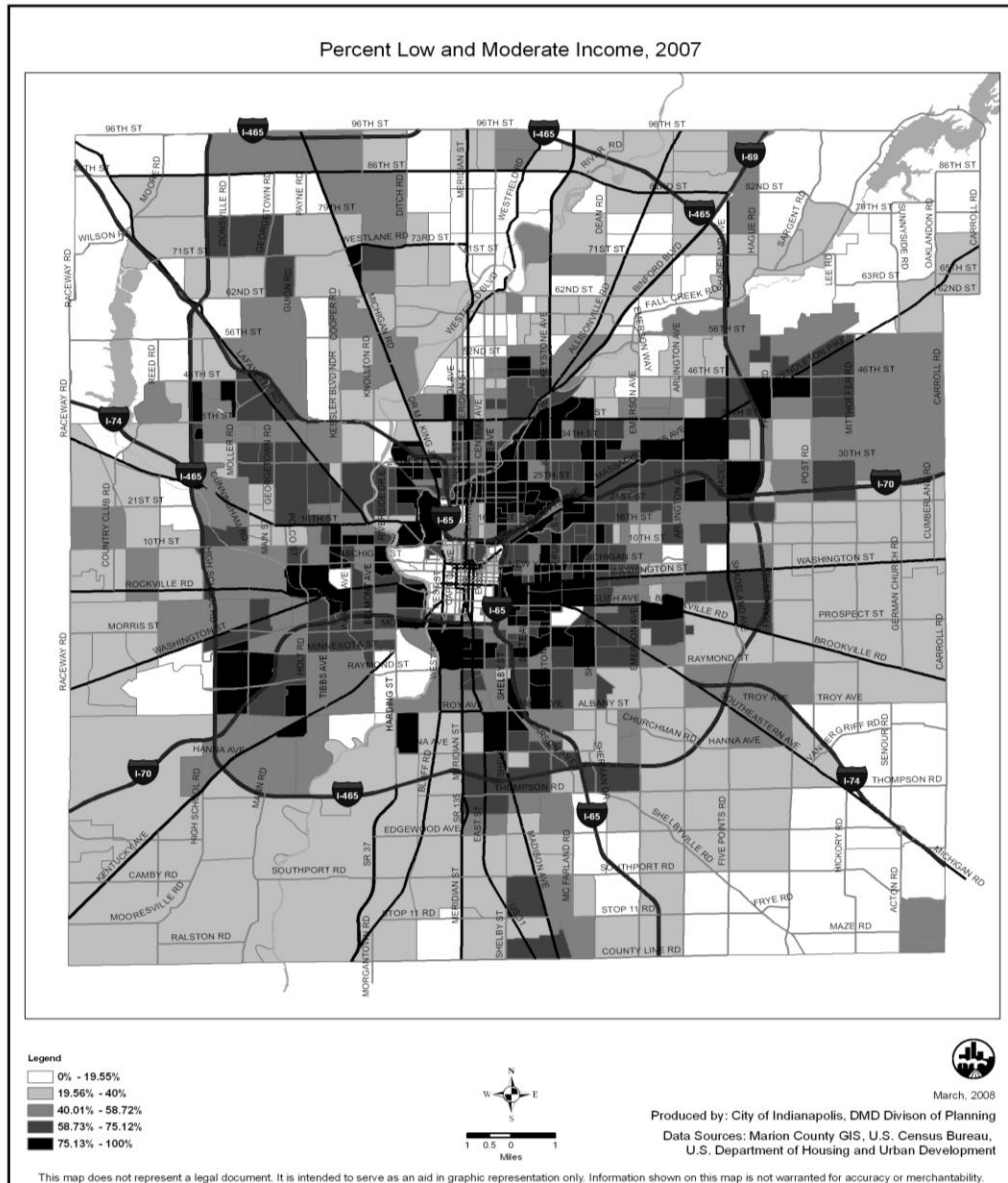
As mentioned earlier in this section, the racial information collected during the Census and American Community Surveys does not help to provide a picture of the Hispanic population within a community. For this information, a separate ethniCity question was included in the survey process. Table I-IV shows the percentage of the total population in Marion County that is classified as Hispanic, by township from the 2000 Census report.

Table I-IV: Hispanic Population Disbursement by Township. Source: American Community Survey, 2007.

	Hispanic	Total Population	Percentage of Total Township Population that is Hispanic
Pike	6,666	74,434	9.0%
Washington	5,823	129,176	4.5%
Lawrence	7,622	116,689	6.5%
Wayne	16,403	135,576	12.1%
Center	9,524	144,059	6.6%
Warren	3,658	92,968	3.9%
Decatur	0	28,698	0.0%
Perry	5,097	103,407	4.9%
Franklin	1,506	47,835	3.1%

The percentage of the total Marion County population identifying themselves as Hispanic does not exceed 6.5 percent. Wayne Township has the highest percentage of the total population that is Hispanic at 12.1 percent. Pike, Lawrence and Center Townships also have Hispanic populations that exceed the county average with 6.5 percent of the total township population identifying as Hispanic. Decatur Township has such a small Hispanic population that the 2007 American Community survey could not estimate the population from its sample. The remaining townships have percentages of the population that are Hispanic ranging from 3.1 – 4.9 percent.

Households earning 80 percent of the median family income (MFI) or lower are primarily living in the City's urban core. Figure I-XII is a map of the concentration of low to moderate income households, or those earning 80 percent MFI or lower. Areas of greatest concentration, shaded in black, are located within Wayne, Center and Warren Townships. Pike, Washington, Lawrence and Perry Townships are home to low to moderate income households, but not as much as the middle three townships of Wayne, Center and Warren.



*Figure I-XII:
Concentration
of Low to
Moderate
Income
Households by
Census Tract.
Source: U.S.
Census, 2000
and the City of
Indianapolis,
Division of
Planning.*

Household Size and Characteristics

The total number of households in Marion County increased by 6,619 between the 2000 U.S. Census and the 2007 American Community Survey. This represents an increase of 1.8 percent over the seven-year time period. The total number of households increased 37,974 since 1990, representing an increase of 11.9 percent increase over the last 17 years.

The following charts and graphs represent the most current data available about households in Marion County. Household size and characteristics can be tracked through information collected in the American Community Survey (ACS) from 2007 which has the most recent information available.

Table I-V: Number of Households by Township. Source: U.S. Census, 2000 and American Community Survey, 2007.

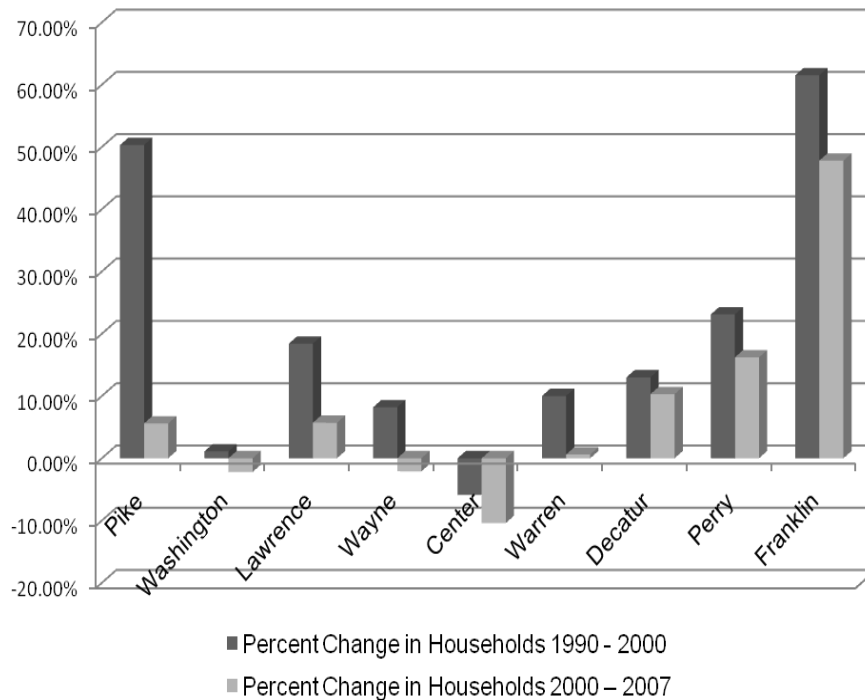
	# Households 1990	# Households 2000	Percent Change in Households 1990 - 2000	2007 ACS Households by County and Township	Percent Change in Households 2000 – 2007
Pike	20,322	30,543	50.3%	32,254	5.6%
Washington	57,965	58,616	1.1%	57,311	-2.2%
Lawrence	36,880	43,678	18.4%	46,177	5.7%
Wayne	50,983	55,176	8.2%	54,008	-2.1%
Center	70,266	66,148	-5.9%	59,288	-10.4%
Warren	34,609	38,068	10.0%	38,278	0.6%
Perry	33,764	38,144	13.0%	42,081	10.3%
Decatur	7,312	9,000	23.1%	10,454	16.2%
Franklin	7,370	11,903	61.5%	17,594	47.8%

While it is true that the total number of households in Marion County has increased by 11.9 percent since 1990, certain townships have been losing household populations. The decrease in Center Township household numbers goes back to 1990 – 2000, when the number of households decreased by 5.9 percent. Center Township continued this trend from 2000 – 2007, as the number of households decreased by another 10.4 percent.

While Center Township may have been the only one losing household numbers during the 1990s, two other townships now have declining household numbers as well. Washington Township household numbers decreased by 2.2 percent and Wayne Township household numbers decreased by 2.1 percent from 2000 – 2007. During the 1990s, Washington Township household numbers had increased by 1.1 percent and Wayne Township household numbers had increased by 8.2 percent.

Washington and Center Townships were the only townships with slowed growth or a decrease in households from 1990-2000. The remaining townships had large growth, with Pike and Franklin leading the way. One reason for the large growth in household numbers is that these townships were just beginning to develop tract housing during this time period and the household increases reflect the huge number of new residents in general moving to these townships during this time period. In the townships where development was more established prior to the 1990s, the smaller increases in household numbers reflect the fact that less overall new development occurred.

For Franklin Township, significant growth continued well into 2007. This may be due to the large growth of tract housing development, following the interstate corridor leading to the southern part of the City. Figure I-XIII shows the growth and decline in household numbers for seven of the nine townships.



*Figure I-XIII:
Percent
Household
Change by
Township.
Source: U.S.
Census, 2000,
1990 and the
American
Community
Survey, 2007.*

As has already been suggested, the growth in the number of households in Marion County Townships has, from 2000 – 2007, stalled significantly from the growth rates for 1990 – 2000. In some cases it has even reversed and gone from a positive growth to a decline. Center, Washington, and Wayne Townships have all had declining household numbers over the last seven (7) years. While Lawrence, Pike, and Warren Townships continue to have positive household growth from 2000 – 2007, this growth will be at least half of what it was from 1990 – 2000.

Household size is an important aspect of a community's demographic when considering housing needs. When redevelopment or new development takes place in a neighborhood, it is important to know what size of apartment or home is most likely to satisfy the needs of future community residents. The challenge encountered during urban redevelopment is the accurate estimation of household sizes to be planned for in redeveloped residential areas. Households found in redeveloped communities are unlikely to have the same size and makeup as those that occupied the site prior to redevelopment. This is because it is difficult to predict how this demographic will change because pre-redevelopment statistics will reflect the vacancies, inefficient land use, and financial losses that existed prior to the redevelopment project.

The average household size in the Marion County townships has remained relatively steady over the years between 2000 and 2007, as shown Table I-VI. Five (5) of the nine (9) townships had a slight increase in average household size. The remaining four (4) townships recorded only very slight decreases. In general, average household size has decreased across the country since the 1970s. Many industry predictions contend the decline will continue in the years to come.

Table I-VI: Average Household Size by Township. Source: U.S. Census, 2000 and American Community Survey, 2006.

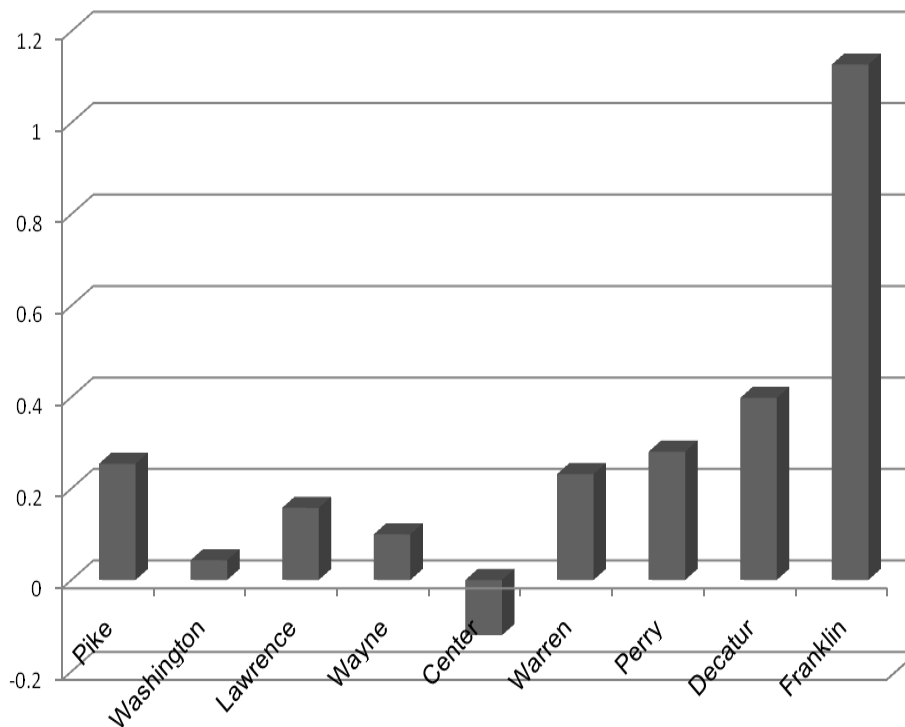
	Average Household Size 2000	Average Household Size 2007
Pike	2.31	2.29
Washington	2.17	2.19
Lawrence	2.55	2.52
Wayne	2.38	2.41
Center	2.4	2.34
Warren	2.44	2.41
Perry	2.39	2.41
Decatur	2.72	2.73
Franklin	2.7	2.72

The households headed by a female in Marion County have increased in all but one of the townships according the sample data available from the 2000 Census and the 2007 American Community Survey (ACS). The total number of female head of households increased in seven of the nine townships by 10.9 percent from 2000 – 2007.

Table I-VII: Number of Female Head of Households by Township. Source: U.S. Census, 2000 and American Community Survey, 2007.

	# Female Head of Householders 2000	# Female Head of Householders 2007
Pike	3,821	4,792
Washington	6,832	7,127
Lawrence	6,562	7,597
Wayne	8,035	8,837
Center	13,401	11,782
Warren	5,981	7,365
Perry	4,029	5,159
Decatur	1,181	1,651
Franklin	929	1,976

From 2000 – 2007, Franklin Township experienced the largest increase in households headed by females. This demographic grew by 112 percent. Franklin Township also experienced a significant increase in the number of households during this same time, and this may account for the overwhelming increase of female headed households. Pike, Warren, Decatur and Perry Townships also have significant increases, ranging from a 23 percent to a 39 percent increase in female headed households. Center Township is the only township with a decrease in female head of households. The demographic decreased 12.1 percent from 2000 to 2007. Figure II-XIV shows the growth in female head of households by township.



*Figure I-XIV:
Percent Female
Head of
Household
Change by
Township.
Source: U.S.
Census, 2000,
1990 and the
American
Community
Survey, 2007.*

In addition to knowing the size of the household, developers need to know the needs of potential clients, specifically those with a disability. The U.S. Census and the American Community Survey give data on the number of people living in each township with a disability; however, it is unknown the number of households with a person with a disability. Based on the population distribution of persons living with a disability, shown Table I-VIII, a housing provider can determine the need for accessible housing for Marion County residents.

*Table I-VIII: Number of
Persons Living with a
Disability by Township.
Source: U.S. Census, 2000
and American Community
Survey, 2007.*

	2000 Population 5 Years and Older with a Disability	2007 Population 5 Years and Older with a Disability
Pike	17%	11.4%
Washington	17.4%	12.7%
Lawrence	17.3%	11.9%
Wayne	19.7%	17.3%
Center	28.8%	24.4%
Warren	20.7%	19.9%
Perry	17.3%	15.3%
Decatur	20.5%	6.9%
Franklin	12.9%	14.3%

Persons with disabilities may be living in institutionalized care or in group homes. Franklin Township does not have either of these services located within its geographic borders. These services are located in the northern and western parts of the county. Table I-IX shows the number of the Marion County population living in institutional quarters. The Marion County Correctional Facility is located in downtown Indianapolis, which is in Center Township. At the time of the 2000 Census, all 4,361 of county residents living in correctional institutions were in Center Township.

Table I-IX:
*Number of
Persons Living in
Institutions.*
*Source: U.S.
Census, 2000.*

	Total # Living in Institutionalized Group Quarters	# Living in Nursing Homes	# Living in Correctional Institutions
Pike	774	750	0
Washington	1,468	1,099	0
Lawrence	525	491	0
Wayne	1,549	1,088	0
Center	5,930	877	4,361
Warren	890	883	0
Perry	741	739	0
Decatur	86	86	0
Franklin	0	0	0

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

The City of Indianapolis, Department of Metropolitan Development, will serve as the lead agency for the 2010-2014 Consolidated Plan. Within this Department, the Division of Community and Economic Development provides the primary staff for implementation within the lead agency. Its staff is highly trained with over twenty years of experience in the administration of these funds. This Consolidated Plan will be the third five-year plan implemented by this department.

The Administrator and Assistant Administrator for the Division of Community and Economic Development oversee the implementation of the programs as well as the accounting of each dollar received. A staff of three to four individuals manages each grant, with additional staff assisting with the implementation of specific programs and regulations, such as Davis Bacon compliance, rehabilitation standardization and abandoned housing programs.

The City of Indianapolis is ultimately responsible to ensure the goals of the Consolidated Plan are reached by the end of the five-year period. It relies heavily on non-profit and for-profit housing developers and social service providers to implement programs across Marion County to reach these goals. While the City of Indianapolis is primarily responsible for the administration of the funds, these private providers implement the programs and work directly with the people served. The private providers report performance back to the City of Indianapolis staff and submit to regular monitoring to assure compliance with all federal, state and local regulations.

The City of Indianapolis through the Division of Community Resources (Community Resources), within the Department of Metropolitan Development implements programs and awards funding to the programs from the U.S. Department of Housing and Urban Development. Community Resources will fund projects implemented by City staff in other departments or divisions and projects implemented by outside contractors called project sponsors. All organizations seeking funding for their program or project must apply for dollars through a competitive application process in the summer.

The Department of Metropolitan Development contracted with City Consultants and Research, LLC to research and write the 2010-2014 Consolidated Plan. While the text and consultations were completed by the contractor, the City of Indianapolis' staff made the ultimate decisions to pick the priority needs and goals for this Consolidated Plan.

City Consultants & Research, LLC conducted individual consultations with service providers and housing stakeholders across the metropolitan area. A complete list of all consultations is included as Appendix A of this Consolidated Plan. The list includes other grant providers, grant recipients, housing providers, social service providers and community foundations. The Marion County Health Department and the Indianapolis AIDS funds provided the most accurate information and statistics about people living with HIV/AIDS. Both of these organizations, despite what their names suggest, work within the entire Metropolitan Area including outlying counties.

As part of the public input process, City Consultants & Research, LLC included input and results from planning meetings from the Neighborhood Stabilization Program. Planning and analysis from the Neighborhood Stabilization Program assisted with completion of the housing analysis for this Consolidated Plan.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

The City of Indianapolis has a citizen input policy that requires the City to conduct two public meetings on the 2010-2014 Consolidated Plan as well as host consultation meetings with various stakeholders. This policy meets the requirements set by the U.S. Department of Housing and Urban Development (HUD).

City Consultants and Research, LLC, the organization who composed this strategic plan, conducted consultations with community stakeholders during the months of February and March of 2009. A full list of individuals and organizations consulted is included in Appendix A of this plan. Some of the individuals answered phone interviews while others participated in one-on-one or group interviews.

City Consultants & Research, LLC also attended two planning sessions related to the Neighborhood Stabilization Program funds and utilized notes and input from that process. Names from that entire process have been included in Appendix A. The Neighborhood Stabilization Program provided input from many stakeholders from a variety of backgrounds, including banking, credit counseling, development, realty, public service agencies, community development corporations, public sector agencies and local advocating agencies.

After reviewing a draft of this document, the City of Indianapolis released a draft for 30 days beginning October 12, 2009 and conducted 2 public meetings in May of 2009 for additional comment. The City conducted this comment period in conjunction with the Annual Action Plan process, which is the one-year update to this plan. The Annual Action Plan will specify the agencies and programs that will receive funding in 2010 and will be updated each year. Comments accepted and the City of Indianapolis' responses are listed below.

The City of Indianapolis did not receive any comments from the public regarding the 2010-2014 Consolidated Plan.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

The City of Indianapolis has a single division, the Division of Community Resources (Community Resources), within the Department of Metropolitan Development responsible for the planning and implementation of funds from the U.S. Department of Housing and Urban Development. Community Resources will fund projects implemented by City staff in other departments or divisions and projects implemented by outside contractors called project sponsors.

All organizations seeking funding for their program or project must apply for dollars through a competitive application process each year. In the past, staff has graded applications based on objective scoring criteria, recommending funding for organizations and projects scoring the highest until funds are completely disbursed. Once the applications have been evaluated on objective criteria, staff makes recommendations that are approved through senior staff, the Mayor's office and the City-County Council.

Institutional structure was a significant discussion point for 90 percent of consultation discussions. For current project sponsors, other funding agencies, other jurisdictions and City staff, the method and capaCity for carrying out projects, particularly when it comes to the Neighborhood Stabilization Program, is highly questioned. While most agree an improvement is warranted in the current system, the method for such improvement is unclear.

For funding agencies, many of the stakeholders consulted admitted to working within "silos" of the community development world. Each funding agency is aware of the needs of the community and each have similar goals including reducing poverty and promoting self-sufficiency; however, many of these agencies have separate reporting requirements, different funding cycles and philosophies on the ways to end poverty in the community. As a result, funding agencies fund similar projects, rather than compatible projects or fill gaps unmet by other funding agencies. While the City of Indianapolis is restricted in much of its funding ability, focusing on housing and social services, many of the private funders are unaware of these restrictions or how to support efforts by the City. The end result is a complicated web of regulations, reporting requirements, performance evaluators and funding cycles for small non-profit organizations to navigate.

Working together is particularly important as most private agencies lost significant percentages of their endowments over the past year. According to the Indianapolis Star, from 2007 to 2008, the private foundations in Indiana lost \$3.2 billion, or 29 percent, of their assets. While not all of these agencies fund housing or community development causes, it does illustrate the importance of funding projects and programs strategically to cooperate with the entire core of funding agencies.

For many project sponsors, the City of Indianapolis provides a life-line of funding that goes beyond the grants received from the City. The grants awarded by the City are used as leverage to other funding agencies and prove the capaCity of the organization to report accomplishments and provide an effective program worthy of receiving private funds. If an organization does not receive funding from the City after utilizing the grants for programs before, other organizations may question its capaCity to carry-out a program.

For project sponsors, particularly the Community Housing Development Organizations (CHDO's), the issue is more complex than providing funding to support and build capaCity and operations. It is a matter of survival. While the City provides maximum allowed amount of administration funding through the CDBG and HOME programs, often the three-person organizations struggle to meet the daily needs of the organization, such as rent, payroll, taxes and upkeep of current property. The amount of funding and units for development assigned to City funding may determine operational support from private foundations. These limited funds are often essential to make ends meet and keep budgets positive.

These are some of the issues the non-profit organizations in the community development structure faced in good times. Now that the economy has slowed and with the stock market depression, private foundations are tightening their belts, restricting the amount of funding available for administrative costs and capaCity building efforts. To reach the goals set in the Neighborhood Stabilization Program, many of the current programs and organizations who are already established in the neighborhoods and communities will need to grow. Many of these organizations have maximized their effectiveness and ability. For the small "three-man operation," the ability to start a new project relies on less-restrictive funds to land bank property, hire more staff, begin the design process and/or fundraise for project related dollars. These same dollars are even harder to find as private dollars and unrestrictive support are more intermittent.

Private developers have expressed interest in the development of affordable housing and will be essential to the completion of the City's housing goals as new funds such as the Neighborhood Stabilization Program become available are as needs grow in the outlying parts of the county because of their ability to build capaCity at a faster rate and work in any area of the community. The traditional CHDO organizations that are restricted to the certain boundaries because they are community-based organizations have expressed concern about survival if funding should be focused in certain neighborhoods rather than the community at-large as in previous years.

Through the input received consultation process and research completed on other cities with similar grants, City Consultants & Research recommended the City of Indianapolis utilize a panel of stakeholders as part of or to supplement the award process. This would enable the staff to utilize citizen input through the entire Annual Action Plan process, rather than just at the beginning or end of the process. It would supplement the

City's current citizen input process by adding the input from outside agencies, increasing relationships with other funding agencies to maximize the impact of the dollars on an annual basis.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City of Indianapolis includes monitoring policies in its *Federal Grants Management Policies*. This document serves as guidance for all City employees, subcontractors and project sponsors to follow when utilizing any grant or funding source from the U.S. Department of Housing and Urban Development (HUD). The City issues performance based contracts for all of its subcontractors and project sponsors and includes the *Federal Grants Management Policies* as part of the contract language. One staff member is assigned the monitoring duties for each of the four entitlement programs, CDBG, HOME, ESG and HOPWA. Other staff is assigned as new funding sources become available.

First, the City of Indianapolis conducts annual monitoring visits of all grant recipients. This visit includes an on-site visit to the location of the project, service provision and/or administrative offices of the project sponsor. Staff reviews client files, administrative and employee policies, accounting policies, accounting of the funds and program effectiveness. Staff may issue "findings" if a violation of the regulations or contract relationship is found or a concern if staff find errors in programmatic execution that could lead to a violation. The Board of Directors for each organization is notified of the results of the visit and each project sponsor is given time to correct any violations found.

Second, the City of Indianapolis conducts annual reviews of completed HOME projects to ensure affordability periods are followed according to federal regulations. Rental properties must remain affordable to low to moderate income households for a period of time after completion of the construction project. The length of the time period, called the affordability period, depends on the amount of HOME dollars invested into each unit. The greater the amount invested, the longer the affordability period must be maintained. All project sponsors within an affordability period for rental properties must complete a *Rental Recertification Report* annually. This report includes the rent paid by the tenants and the income of each household. Staff conducts on-site inspections of properties annually for larger projects and once every three years for small projects to ensure the property is properly maintained and that all the units are safe living environments.

Third, the City of Indianapolis requires project sponsors to file covenants on all housing units rehabilitated or constructed with the assistance of HOME funds. This document, called a Declaration of Covenants, ensures that all properties, either rental or owned by a homeowner, remain affordable for the allocated period regardless of the owner of the property. These documents also help the City recall funds if an owner decides to sell the property or violate the affordability period.

The City of Indianapolis has implemented strong monitoring policies for all of its programs. All project sponsors are provided ample training on the *Federal Grants Management Policies* at the beginning of each year and are made aware of all obligations and requirements before entering into contract with the City. While some violations do occur, the City is able to work out most issues and move forward with successful programming.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The City of Indianapolis assigned the highest level of priority to areas of greatest need and areas that would have the greatest impact to help the intended target population. The goals stated in the Executive Summary reflect this prioritization.

With the current economic situation, rising unemployment rates and increasing foreclosures, the City of Indianapolis will focus primarily on economic recovery and stabilizing neighborhoods. Over the last year, the unemployment rate has jumped significantly in Indianapolis, increasing by over 77 percent. The first goal, to encourage economic development activities and efforts in the community, specifically addresses this need. The goal will focus on assisting commercial development, encouraging new business development, creating new jobs and providing economic and educational opportunities to area youth.

Over the previous six years, communities in Indianapolis have seen high foreclosure rates, decreased building rates and high abandonment rates. The study for the Neighborhood Stabilization Program funds, as discussed later in this document, show the high need to target funds to maximize the impact to a neighborhood. For target neighborhoods, the City of Indianapolis will utilize funds to address all housing needs. This includes rental housing for all income levels, rehabilitating homes for all income levels, providing down payment assistance and helping homeowner maintain their homes.

The greatest housing needs are for the extremely low income and large households and maintaining current housing stock. The housing needs section of this document will describe the needs in further detail. Both targeted redevelopment and general housing funds will focus on these needs. Goals 2, 3 and 4 will address these needs by 1) stabilizing distressed neighborhoods through targeted development, 2) support housing stabilization efforts throughout Marion County and 3) prevent homelessness through the support and operation of programs that serve extremely low income residents.

Other priorities include assisting the homeless and people living with HIV/AIDs. Both often fit into the category of extremely low income households, thus a population experiencing some the largest cost burdens in Indianapolis.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

The Marion County Health Department serves as the primary detection outlet and remediation grantor for the City of Indianapolis. The Marion County Health Department (MCHD) receives two grants to remediate lead paint hazards from homes of extremely low income and low income households with children. The grants total \$6,000,000 and have assisted 500 homes as of December 2008. Most of the housing units assisted have been rental units, identified through property inspections conducted by MCHD environmental courts. When citizens issue a complaint about the safety of a home or building, MCHD housing inspectors may issue orders and refer the owners to environmental courts. The administrative judge who oversees the process may identify the home as a possible candidate for the lead based paint hazard reduction program at MCHD. Community Action of Greater Indianapolis is a partner and refers homeowner occupied units through its repair and weatherization programs.

MCHD is unable to estimate the number of homes remaining in Indianapolis with any level of lead based paint hazards. Marion County is home 348,193 housing units built before 1980. Lead paint was banned in 1978, although it was not used frequently in residential buildings after the 1960's. 72,193 housing units in Marion County were built prior to 1940. The median year houses were built in Marion County is 1963. Based on the number of the pre-1940 housing units, at an estimated \$8,500 per housing unit to remove the lead based paint hazards, the total needed is approximately \$613,640,500.

MCHD will apply for additional funds through the Lead Hazard reduction Demonstration Grant and the Lead Hazard Control grants from the U.S. Department of Housing and Urban Development (HUD) in the next five years to reduce the amount of lead based paint hazards in Marion County. MCHD will partner again with Community Action of Greater Indianapolis to reach the community and help homeowners with other repairs to coincide with the lead based paint hazards.

The City of Indianapolis will continue its support of the lead paint program by referring homeowners who receive repairs through the Community Development Block Grant (CDBG) program to MCHD. Currently the City's *Federal Grants Management Policies* outline rules for addressing lead based paint hazards when applying CDBG and other grant money, including those given by HUD. For homes with an exceptional amount of lead based paint hazards, those homeowners are referred the MCHD program for additional assistance.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Housing Characteristics

According to the American Community survey for 2007, 14.3 percent of the housing units in Indianapolis were vacant. 85.7 percent of the housing units are occupied by either the owner of the unit or a renter. Indianapolis sustains an owner occupied housing rate of 60.5 percent. This is the lowest rate of owner occupancy in the metropolitan statistical area, and below the average for the entire state of Indiana. Table II-I shows the owner occupation rate for Marion County, or Indianapolis, as well as the surrounding counties and state of Indiana. Marion County has a owner occupation rate at least 15 percentage points below the county with the next lowest owner occupation rate and nearly 12 percentage points below the state of Indiana.

Table II-I: Owner and Renter Occupation Percentages in 2007, American Community Survey, 2007.

	Marion	Hamilton	Boone	Hendricks	Johnson	Shelby	Indiana
Owner Occupied	60.5	80.7	79.8	81.3	75.7	75.5	72.1
Renter Occupied	39.5	19.3	20.2	18.7	24.3	24.5	27.9

Despite having a lower occupation rate for the metropolitan statistical area, Marion County does have a higher rate than of cities of similar size in the Midwest. Indianapolis' closest large neighbor, Cincinnati, has an owner occupied rate of 42.6 percent. The

majority of units located in Cincinnati, Ohio are occupied by renters. Table II-II shows the comparison between cities.

Table II-II: Owner and Renter Occupation Percentages by Midwestern City in 2007, American Community Survey, 2007.

	Indianapolis	Columbus, OH	Cincinnati, OH	Louisville, KY
Owner Occupied	60.5	51.7	42.6	52.5
Renter Occupied	39.5	48.3	57.4	47.5

Most homeowners are new to homeownership in Indianapolis. Over one quarter of homeowners moved into their home since 2005. Over half of the homeowners in Indianapolis moved into their home since 2000. Figure II-I shows the year when homeowners moved into their homes.

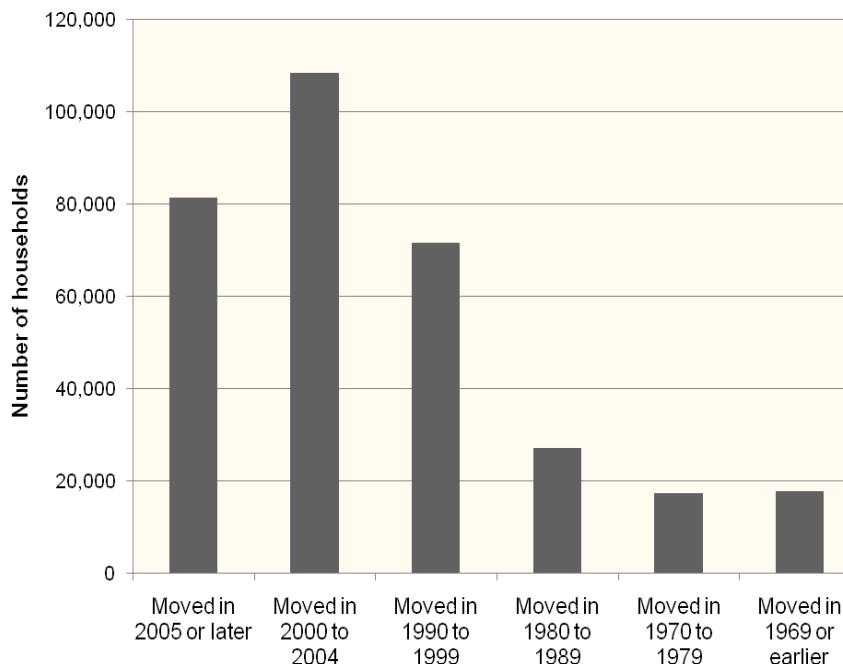


Figure II-I: Year home owners moved into residence. Source: American Community Survey, 2007.

Despite the fact that most of Indianapolis' homeowners have moved into their home in recent years, the housing stock for Indianapolis varies in age. Figure II-II shows how the age of housing stock is spread evenly among the decades of the last 100 years.

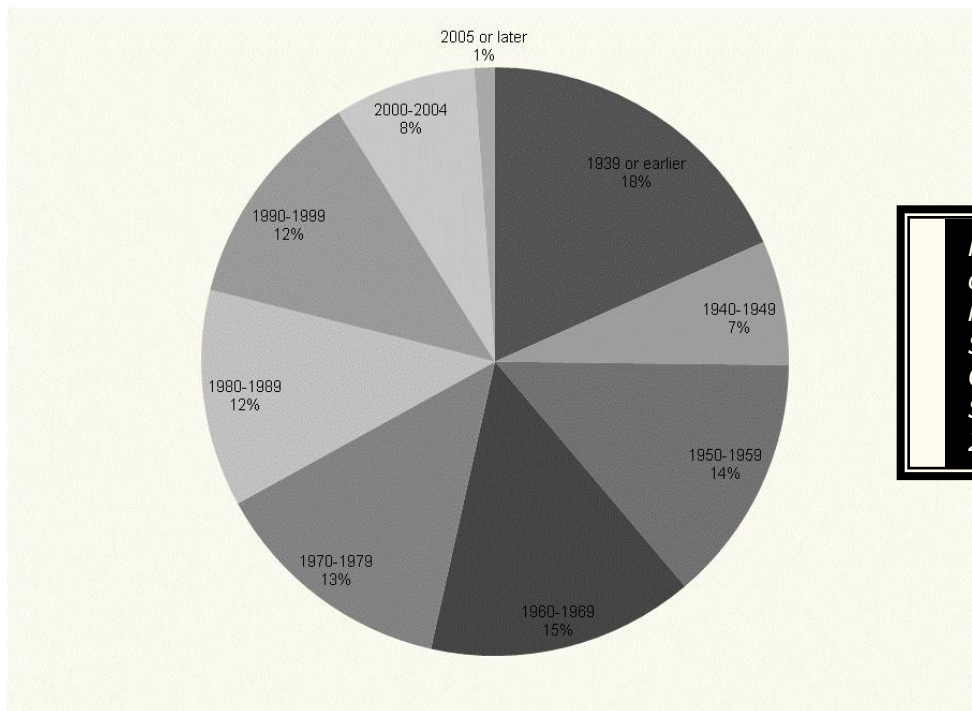


Figure II-II: Age of Housing Units in Indianapolis. Source: American Community Survey, 2005-2007.

Permits issued in Indianapolis have declined since 2000. One may be able to assume the housing bubble burst in Indianapolis before the rest of the country based on the time permits declined in Indianapolis. Figure II-III shows the net gain of units for Indianapolis versus the United States. The numbers are actual numbers for Indianapolis and the numbers are in the thousands for the United States. However, despite the difference in total numbers, the peak gain for units in Indianapolis was in 2001 with a steep decline every since that year. For the United States, the peak did not come until 2005 and has only declined in the last three years.

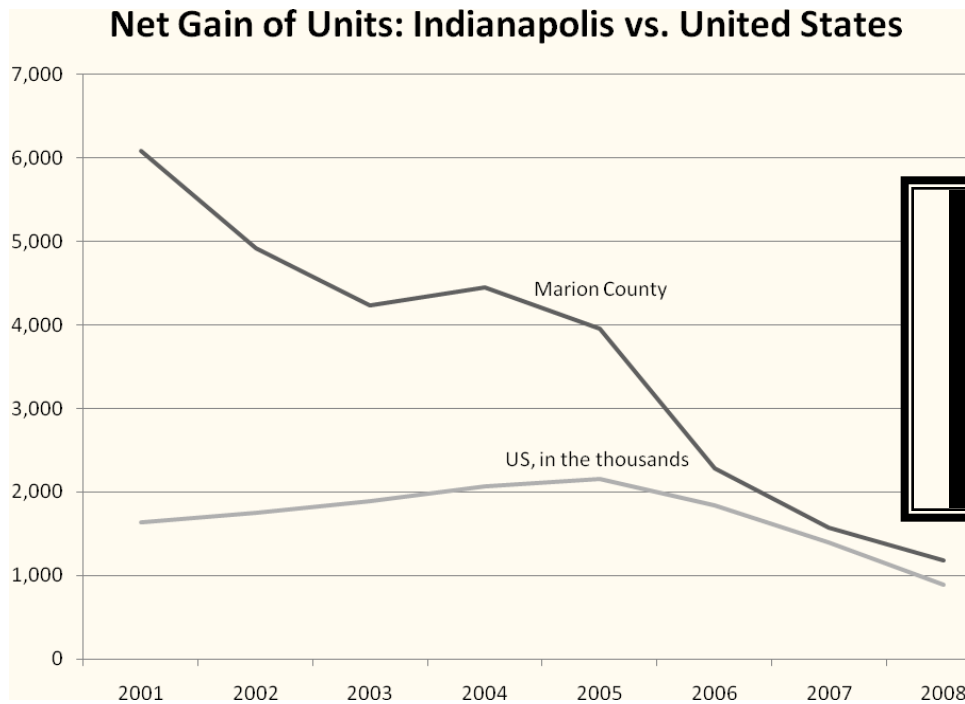


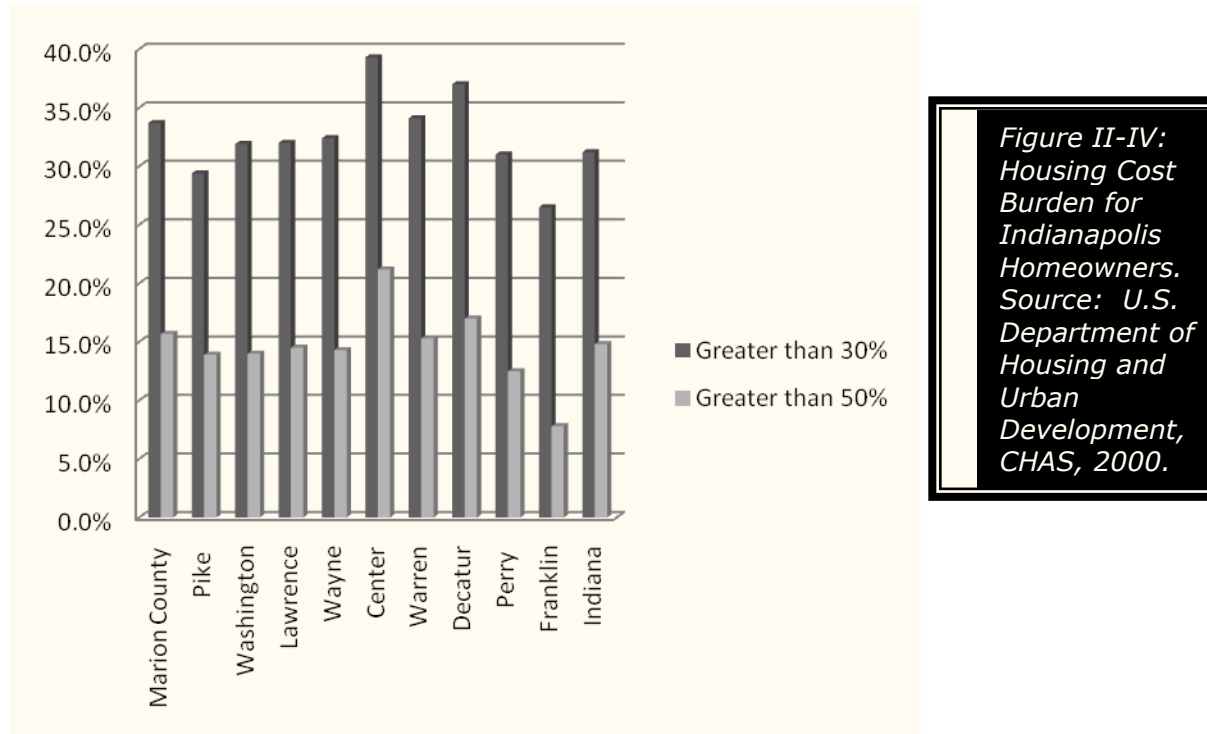
Figure II-III: Net Gain of Units. Source: American Community Survey, 2005-2007 and city of Indianapolis, Division of Planning.

Housing Affordability

The Indianapolis market is considered one of the most affordable housing markets in the country. An article published in May 2008 by CNNMoney.com called Indianapolis the most affordable housing market in a big City in the Midwest. According to the article, “homes sold there during the first three months (of 2008) cost about \$106,000, down from \$116,000 last year and 90.1% of all households living there earned enough to buy a median priced home (Christie).”

Affordable housing is not necessarily low-income housing. Affordable housing is defined as housing that costs less than 30 percent of a household's gross monthly income. Households who spend more than 30 percent of their gross month income towards housing costs are considered to have a cost burden. By evaluating the number of households with cost burden, the City of Indianapolis may determine if there is a shortage in affordable housing for its population.

A large number of households spend more than 30 percent of their gross monthly income towards housing costs. By spending more than 30 percent of the gross monthly income, the household is considered to have a housing problem or added cost burden by the U.S. Department of Housing and Urban Development (HUD). With less monthly income to use towards other necessary costs, households with cost burdens are in jeopardy of losing their home or could face eviction when faced with escalating with housing costs out of balance. Figure II-IV shows the housing cost burdens for homeowners throughout Indianapolis.



Center Township has the largest percentage of homeowners and renters with cost burdens. Renters tend to have a greater cost burden than homeowners. In Center Township, 31.5 percent of homeowner households spend more than 30 percent of their gross monthly income towards housing costs. Over 15 percent of the households in Center Township spend more than half of their gross monthly income towards housing costs. This is particularly important because Center Township has a higher number of minority households living within its borders.

To examine if the high housing cost burden is related to Indianapolis' high foreclosure rate, City Consultants and Research, LLC compared the cost burdens of the top five Midwestern cities for foreclosure rates. Indianapolis has the highest rate of foreclosures among large Midwestern cities according to Realty Trac, a website that tracks foreclosure rates across the nation. Upon further evaluation, high rates of cost burden appear unrelated to the foreclosure rate. The remainder of the top five Midwestern cities Indianapolis is compared to in Realty Trac have higher rates of cost burden than Indianapolis.

Table II-III: Housing Cost Burden for Comparable Cities. Source: U.S. Realty Trac, 2008 and the U.S. Department of Housing and Urban Development, CHAS, 2000.

Cost Burden	Indianapolis	Atlanta	Dallas	Memphis	Denver
Greater than 30%	24.4%	30.1%	25.5%	27.7%	30.8%
Greater than 50%	10.1%	13.5%	10.4%	12.6%	13.3%

This picture, however, may be deceiving at first glance. While the cost burden of Indianapolis is low compared to other major cities, the cost burden endured by the individuals and families with the lowest incomes is much higher. For low to moderate income households, those who earn less than 80 percent of the median family income, a large percentage have high housing costs relative to their income. Table II-IV shows the cost burden for these income groups. Over 70 percent of the extremely low income households who own their home spend more than 30 percent of their gross income towards housing costs. Over half of that same group spends more than 50 percent of their income towards housing costs.

Table II-IV: Homeowners' Housing Cost Burden by Income by the U.S. Department of Housing and Urban Development, CHAS, 2000.

	0-30% MFI	31-50% MFI	51-80% MFI
30% cost burden	70.7%	46.8%	31.3%
50% cost burden	52.6%	19.7%	6.0%

For renter households, the picture is very similar for low to moderate income households. Households with extremely low incomes have the highest cost burdens and are at greatest risk of homelessness. Nearly 34 percent of all renter households in Marion County spend more than 30 percent of their gross monthly income towards housing costs. Just over 15 percent of renter households in Marion County spend more than 50 percent of their gross monthly income towards housing costs. Table II-V shows the percent of renters by income level with a cost burden, or paying more than 30 percent of their gross monthly income towards housing, across Indianapolis.

Table II-V: Renters' Housing Cost Burden by Income by the U.S. Department of Housing and Urban Development, CHAS, 2000.

	0-30% MFI	31-50% MFI	51-80% MFI
30% cost burden	74.9%	64.2%	18.8%
50% cost burden	58.3%	13.0%	1.8%

The cost burden for renters is spread through the entire county, evenly though portions of Marion County.

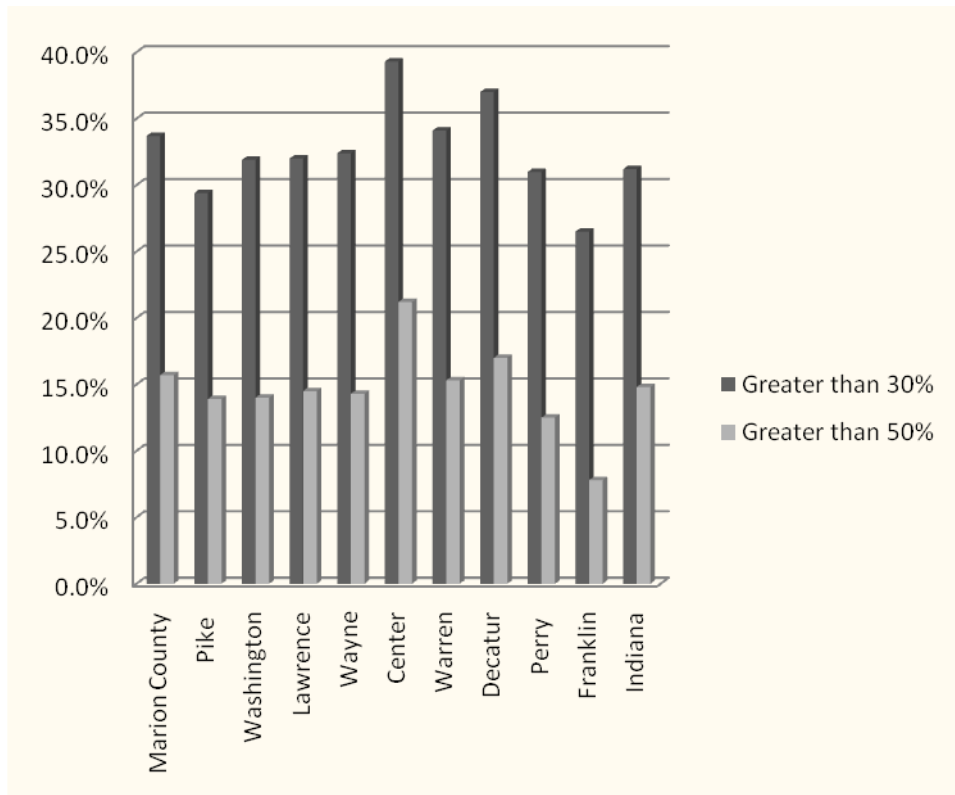


Figure II-V:
Housing Cost
Burden for
Indianapolis
Homeowners.
Source: U.S.
Department of
Housing and
Urban
Development,
CHAS, 2000.

Despite Center Township having the greatest cost burden, Center Township has the highest number of affordable units to lower-income households, including those households earning less than 30 percent of the MFI. 45 percent of all units affordable to the households that earn less than 30 percent MFI are located within Center Township.

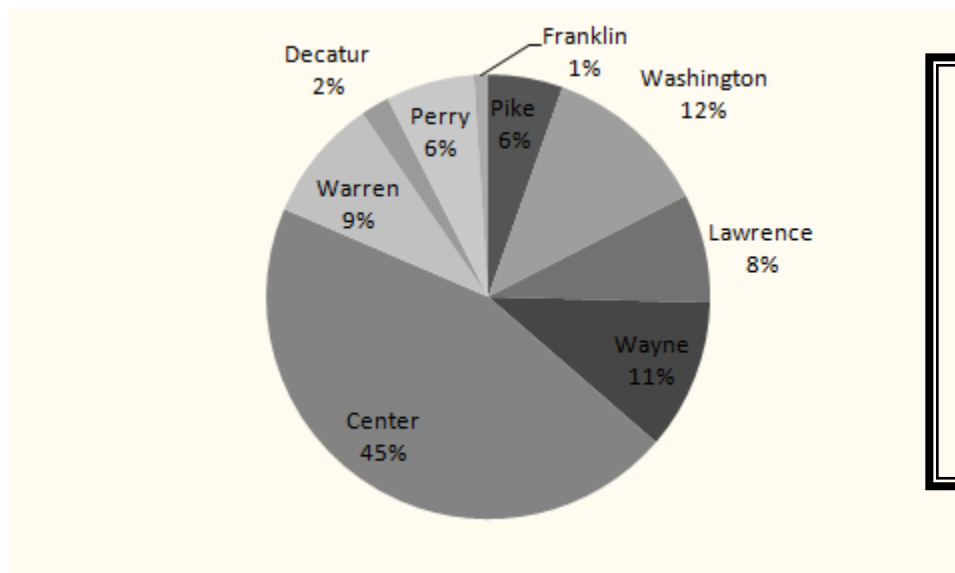
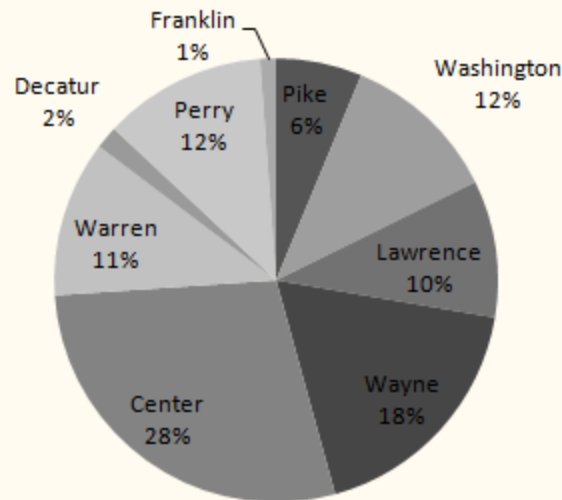


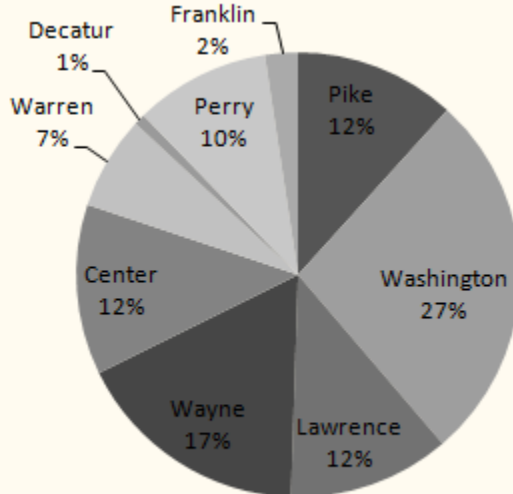
Figure II-VI:
Percentage of
Affordable Rental
Units for
Households
Earning 0-30%
MFI. Source:
U.S. Department
of Housing and
Urban
Development,
CHAS, 2000.

The southern townships of Decatur, Perry and Franklin have the fewest rental units affordable to the lowest income bracket. This is important to note because those same townships have fewer minorities living in them. While income is not directly related to race, the number of minorities earning lower incomes is significantly greater than the number of Whites earning lower incomes.

The number of units affordable to higher income brackets is more evenly distributed among six of the nine townships as income levels increase for households. The exception is the southern townships of Decatur, Perry and Franklin. Figures II-VI, II-VII and II-VIII show the distribution of rental units by township according to income lever and percentage of MFI.

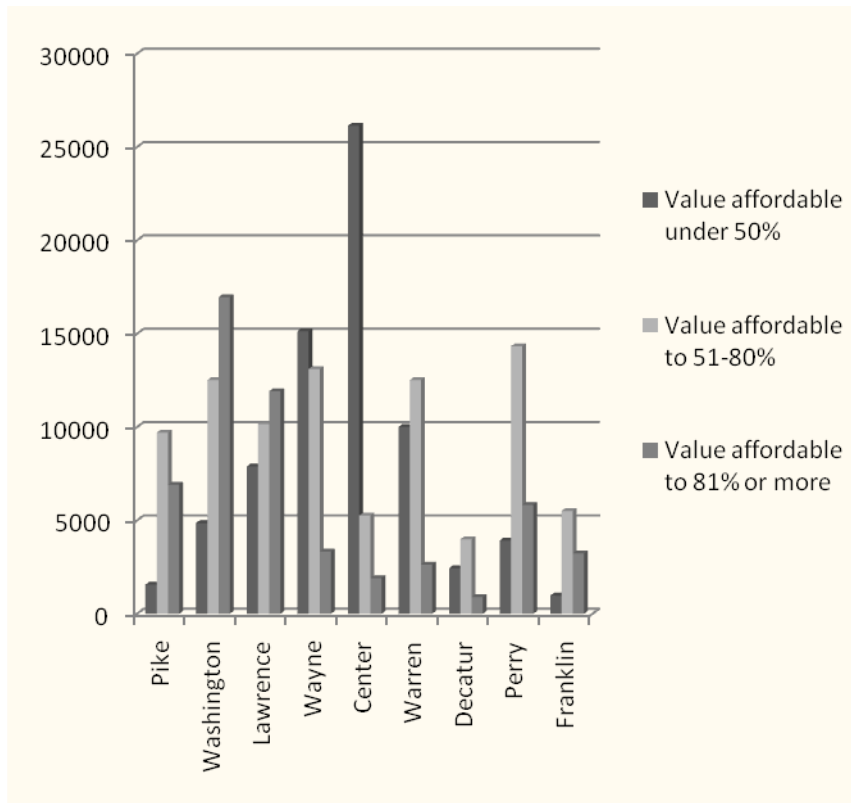


*Figure II-VIII:
Percentage of
Affordable Rental
Units for
Households
Earning 51-80%
MFI. Source:
U.S. Department
of Housing and
Urban
Development,
CHAS, 2000.*



*Figure II-VII:
Percentage of
Affordable Rental
Units for
Households
Earning 31-50%
MFI. Source:
U.S. Department
of Housing and
Urban
Development,
CHAS, 2000.*

The same holds true for home values affordable to households who earn a lower income and want to own their own homes. The majority of the units affordable to households with low or moderate incomes are mostly located within Center Township. Units affordable to households with moderate incomes appear to be evenly distributed across the northern townships of Pike, Washington and Lawrence, as well as in Wayne and Warren Townships. Figure II-IX shows the distribution of home values affordable to various income levels.



*Figure II-IX:
Number of
Housing Values
Affordable to
Households as
a % of MFI.
Source: U.S.
Department of
Housing and
Urban
Development,
CHAS, 2000.*

The conclusion of all this analysis demonstrates that despite the affordability claims of Indianapolis, there is a significant part of the population who are unable to pay for their housing. Extremely low income and low income renters, households earning less than 50 percent the median family income experience the most significant cost burdens.

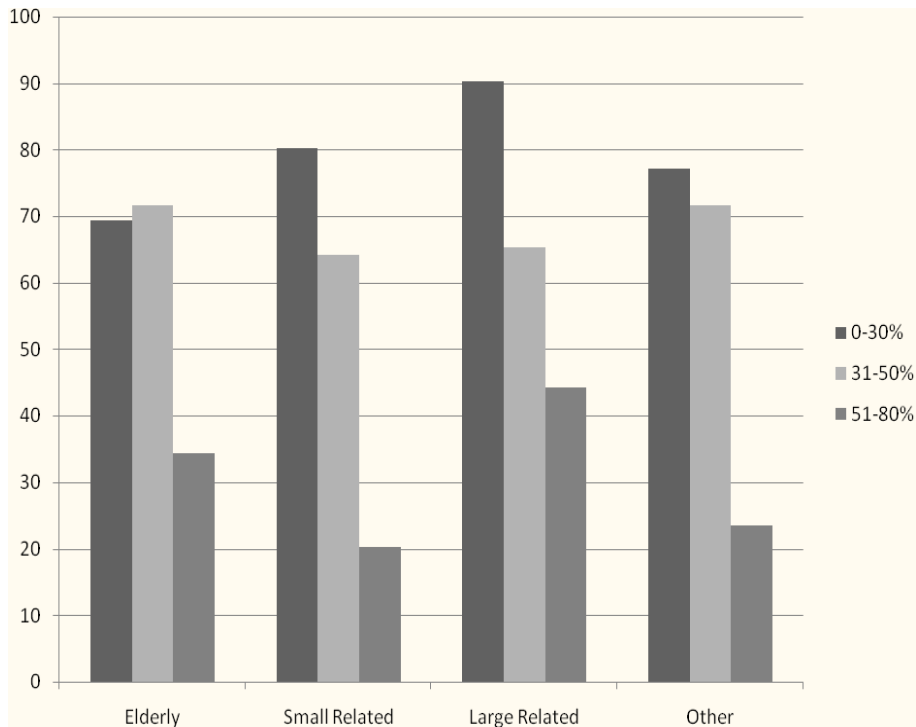
Housing Needs Summary

The biggest housing needs in Indianapolis have remained the same over the past five years, despite efforts during the previous five-year Consolidated Plan. Low income and extremely low income renters face the largest cost burden and have the most difficult time finding affordable housing. These income brackets are described as households living at 31 to 50 percent of the median family income and below 30 percent of the median family income, respectively.

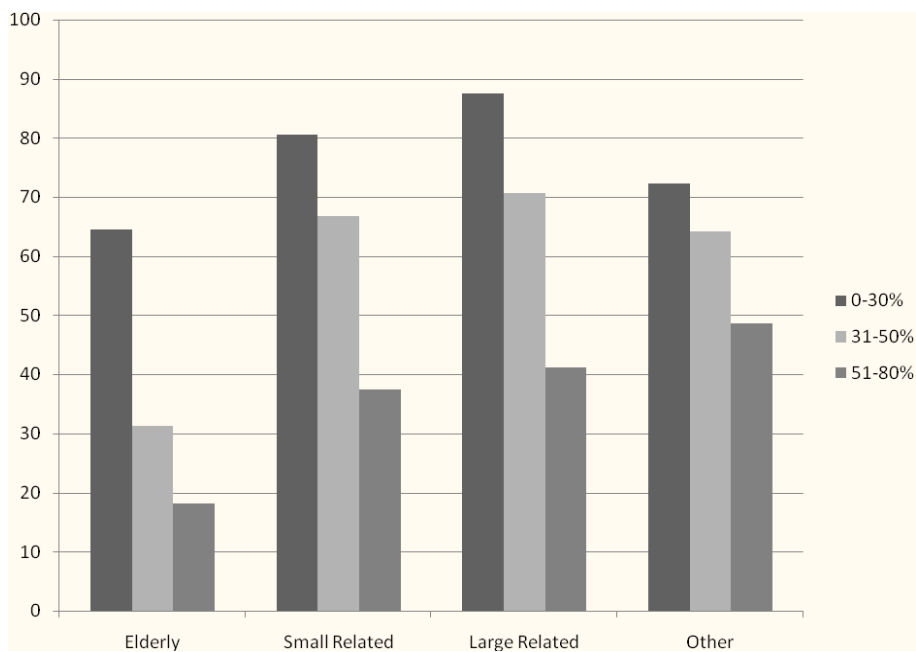
According to the affordability mismatch data provided by the U.S. Department of Housing and Urban Development, the fair market rent for a three bedroom unit is set at \$939 per month, while a family at 50 percent of the median family income can only afford \$814 per month. A one or two bedroom unit may be affordable to a family at this income level; however all units, regardless of size are not affordable for a household living at or below 30% of the median family income who can only afford to pay \$488. The large waiting list for public housing, discussed later in this document, confirms this need for affordable rental units.

Large families are those with the greatest need of affordable housing, both rental housing and owner occupied housing. Figures II-X and II-XI show the percent of renters and owners with housing problems by income and size of household. A housing

problem is defined as a cost burden by the household or living in substandard housing, typically without functioning kitchen or bathroom facilities.



*Figure II-X:
Renters in
Indianapolis
with a Housing
Burden.
Source: U.S.
Department of
Housing and
Urban
Development,
CHAS, 2000.*



*Figure II-XI:
Owners in
Indianapolis
with a Housing
Burden.
Source: U.S.
Department of
Housing and
Urban
Development,
CHAS, 2000.*

Maintaining the current housing stock, much of which is at least 10-20 years of age or older, will be a primary need in the coming years. Consultations with current housing

providers confirmed that not only creating new affordable housing, but maintaining the efforts made in the past few years will require attention and financing from both the Community Development Block Grant and the Home Investment Partnerships Program. Housing providers stated that using the entire CDBG for home repair programs that assist homeowners with necessary repairs to keep homes safe would merely put a dent in the demand for such programs. The current housing provision structure of community development corporations has 3-5 year wait-lists for home repair programs, with one agency recording a wait list over 900 plus homeowners.

In the area of affordable rental housing, Indianapolis has 111 Low Income Housing Tax Credit Projects located within its borders that are still within the compliance period. These are projects funded through a tax credit program with the state of Indiana representing 14,886 units of affordable rental housing. Dates of these projects range from 1990 to 2008. While the newer projects will have updated systems, those with older completion dates may require updating, some already having come to the City for additional assistance to maintain or bring units back on-line after severe damage from tenants. Many of the projects initially developed with an unrealistically low maintenance budget that prevents owners from easily updating and maintaining units that are frequently damaged by the naturally transitional nature of the tenants they are intended to serve.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

The Housing Needs Table analyzes the needs by size and income level for every type of household. Priority has been given to the areas with the largest need. The biggest housing needs in Indianapolis have remained the same over the past five years, despite efforts during the previous five-year Consolidated Plan. Low income and extremely low income renters face the largest cost burden and have the most difficult time finding affordable housing. These income brackets are described as households living at 31 to 50 percent of the median family income and below 30 percent of the median family income, respectively.

Large families are those with the greatest need of affordable housing, both rental housing and owner occupied housing. Figures II-X and II-XI show the percent of renters and owners with housing problems by income and size of household. A housing problem is defined as a cost burden by the household or living in substandard housing, typically without functioning kitchen or bathroom facilities.

The City of Indianapolis prioritizes the needs of these families and households as a high needs and will fund programs to address their needs. 50 percent of all rental units created over the next five years will be affordable to households of extremely low income, earning less than 30 percent MFI. 40 percent of all new homeownership units will be affordable to households earning less than 50 percent MFI. Projects creating units large enough to house large families, as defined as 4 people or more, will be given priority.

The difficulty with serving these categories of households is finding the balance between the amount of subsidy required to make the project viable in the long term and the desire to create as many units as possible to address the need. As previously stated, these households have remained a high priority over the last five years and continue to be the populations in greatest need of affordable housing. The demand for affordable housing for these households has not decreased. The City of Indianapolis strives to meet this demand; on the other hand, previous projects that serve this population have lost some viability, many of which require additional subsidy to restructure long-term debt or rehabilitate units worn through time and use. Higher subsidies allow builders and developers to lower the cost of the rent or sale of the units and/or increase the maintenance budget and decrease the long-term debt service.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

Living Wage¹

Indianapolis has a high number of affordable units, and this being true it may be difficult to understand why or how Indianapolis also has an affordable housing shortage. Indianapolis has a large number of affordable units. Some townships, while lacking in affordable housing units, are gradually building new units. These new units may increase housing choice in those townships. With a large number of units available, how can a shortage occur? To answer this question, it is important to look at the living wage needed to afford the housing available in Indianapolis.

In 2009, the area Median Family Income (MFI) for Marion County, or Indianapolis, is \$68,100 annually. The U.S. Department of Housing and Urban Development (HUD) establishes housing affordability at 30% of a household's gross monthly income. So the maximum housing costs a household at 100% AMI is \$1,703 per month. Table II-VI shows the maximum housing costs for each income level used by HUD.

Table II-VI: Maximum Affordable Monthly Housing Costs by Percent Median Family Income for the Indianapolis Area. Source: National Low Income Housing Coalition, 2007.

Maximum Affordable Monthly Housing Cost by % of MFI	
30%	\$511
50%	\$851
80%	\$1,362
100%	\$1,703

Fair market rents for two-bedroom apartments are the general measure for figuring the living wage for an area. Fair market rents are “the maximum chargeable gross rent in an area for projects participating in the HUD Section 8 program as determined by HUD (Danter Company).” The 2009 fair market rent for a two-bedroom apartment in Indianapolis is \$745 per month. The wage needed to afford a two-bedroom apartment is \$29,800 annually. Working only 40 hours per week, the hourly wage needed to reach this income is \$14.33. This has increased from the year 2004, the date of the previous Consolidated Plan, from \$11.88 per hour. This is a 20.6 percent increase in five (5) years.

In 2004, the number of hours a person needed to work while earning minimum wage, \$5.15 per hour, to afford the two-bedroom unit was 88 hours. Because of the minimum wage increased to \$6.55 per hour, the number of hours needed to afford a two-bedroom apartment in Indianapolis has decreased to 87 hours. This is only a slight decrease in the number of hours despite the raise in the minimum wage. These numbers will need to be re-examined with the new increase in minimum wage, effective July 24, 2009. The

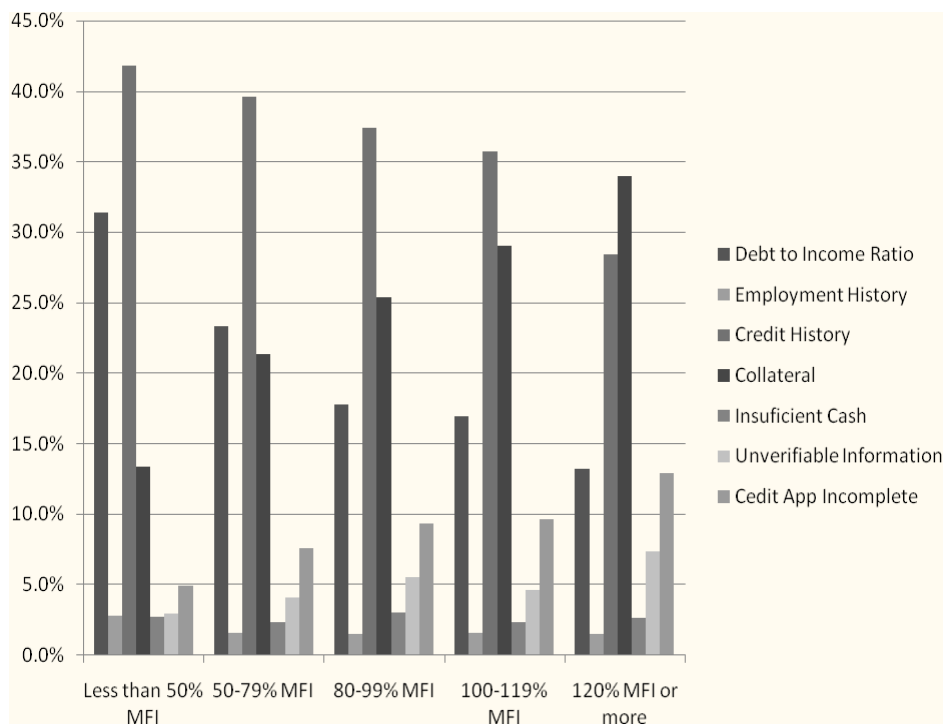
¹ Housing statistics and living wage information was compiled by the National Low Income Housing Coalition and City Consultants and Research, LLC.

minimum wage at that time will be \$7.25 per hour and it will take 79 hours to afford a two-bedroom apartment in Indianapolis at the 2009 fair market rent.

Housing Mortgage Disclosure Act

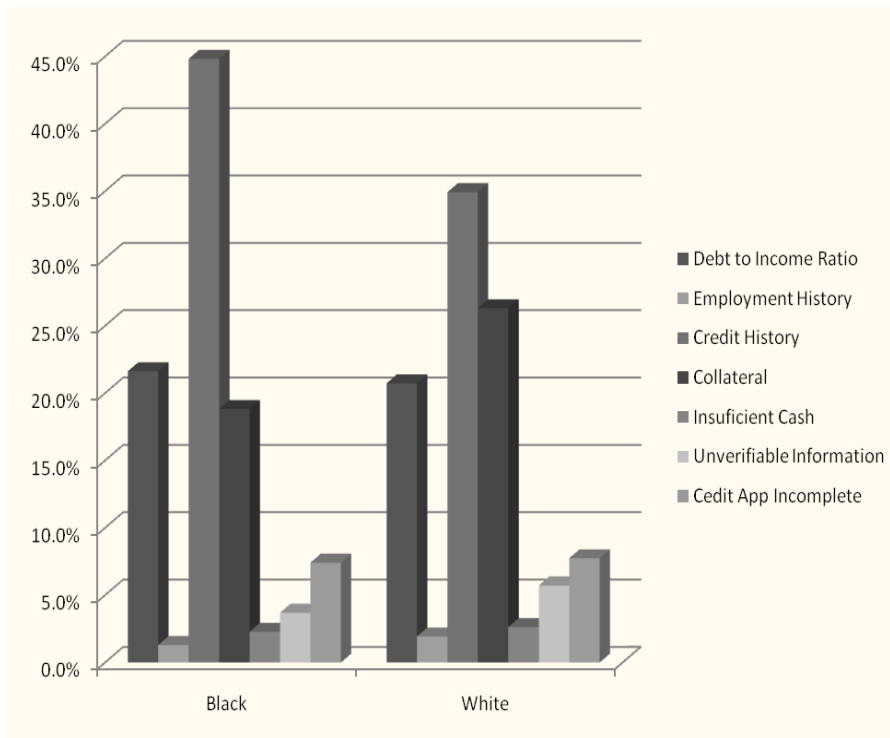
Information contained in the following tables comes from the online reports available from the Federal Financial Institutions Examination Council (FFIEC). The FFIEC is responsible for the collection and administration of the Home Mortgage Disclosure Act (HMDA) reporting data that financial institutions are required to submit. This information includes the reasons for denials by race and income levels. The most recent data available comes from the 2007 calendar year.

In 2004, during the completion of the previous Consolidated Plan by the City of Indianapolis, credit history was the number one reason for denial of home purchase loans or home equity loans, according to the HMDA. While that remains the case for 2007, other reasons have increased since 2004. HMDA accounts collateral and debt-to income ratio at a greater percentage of reasons for denial of a loan application. In fact, for the highest income bracket, credit history is no longer the number one reason for a loan application denial, a significant change from 2004 when over 50% of all denials were due to credit history.



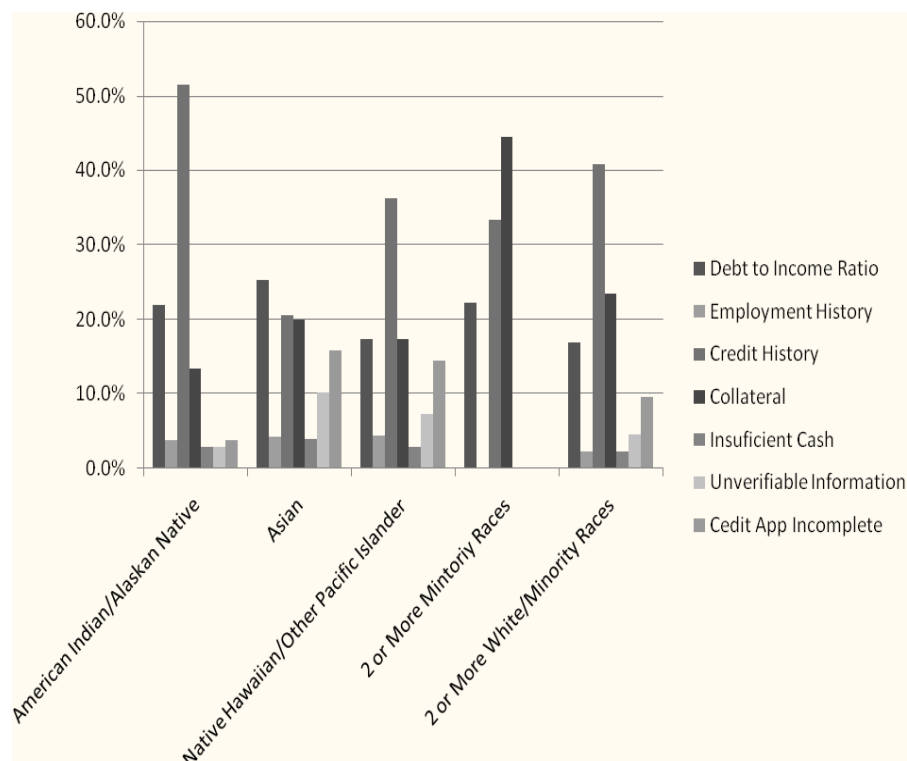
*Figure II-X:
Reasons for
Denial by
Income.
Source: Home
Mortgage
Disclosure Act,
May 2008.*

When we examine the reasons for denial of loan applications for the different races, we can see some possible needs in the community. Credit history is the number one reason for either race, African American or White; however, denial based on credit history is 28 percent higher for African Americans than it is for Whites. Figure I-XI shows the reasons for denial difference between the two races.



*Figure II-XII:
Reasons for
Denial by Race.
Source: Home
Mortgage
Disclosure Act,
May 2008.*

Reasons for denial varied for other races. Credit history was the number one reason for the Alaskan/American Natives and the Hawaiian/Pacific Islander populations while debt to income ratio was the number one reason for the Asian population. Figure II-XII shows the reasons for denial for all other races recorded by HMDA.



*Figure II-XI:
Reasons for
Denial by Race.
Source: Home
Mortgage
Disclosure Act,
May 2008.*

Areas with higher concentration of minorities experienced higher denials for loan applications. Of the areas with 80 to 100 percent of the population a minority, over 46 percent of the loans are denied. Of the areas with the smallest percent or concentration of the population a minority, only 26 percent of the applications were denied. Figure II-XIII maps out the areas of highest minority concentration. Applying the analysis from HMDA data, we can assume the areas with highest concentration resulted in high loan denial rates. These areas of high denial rates are located in the urban core and the northern sections of Indianapolis.

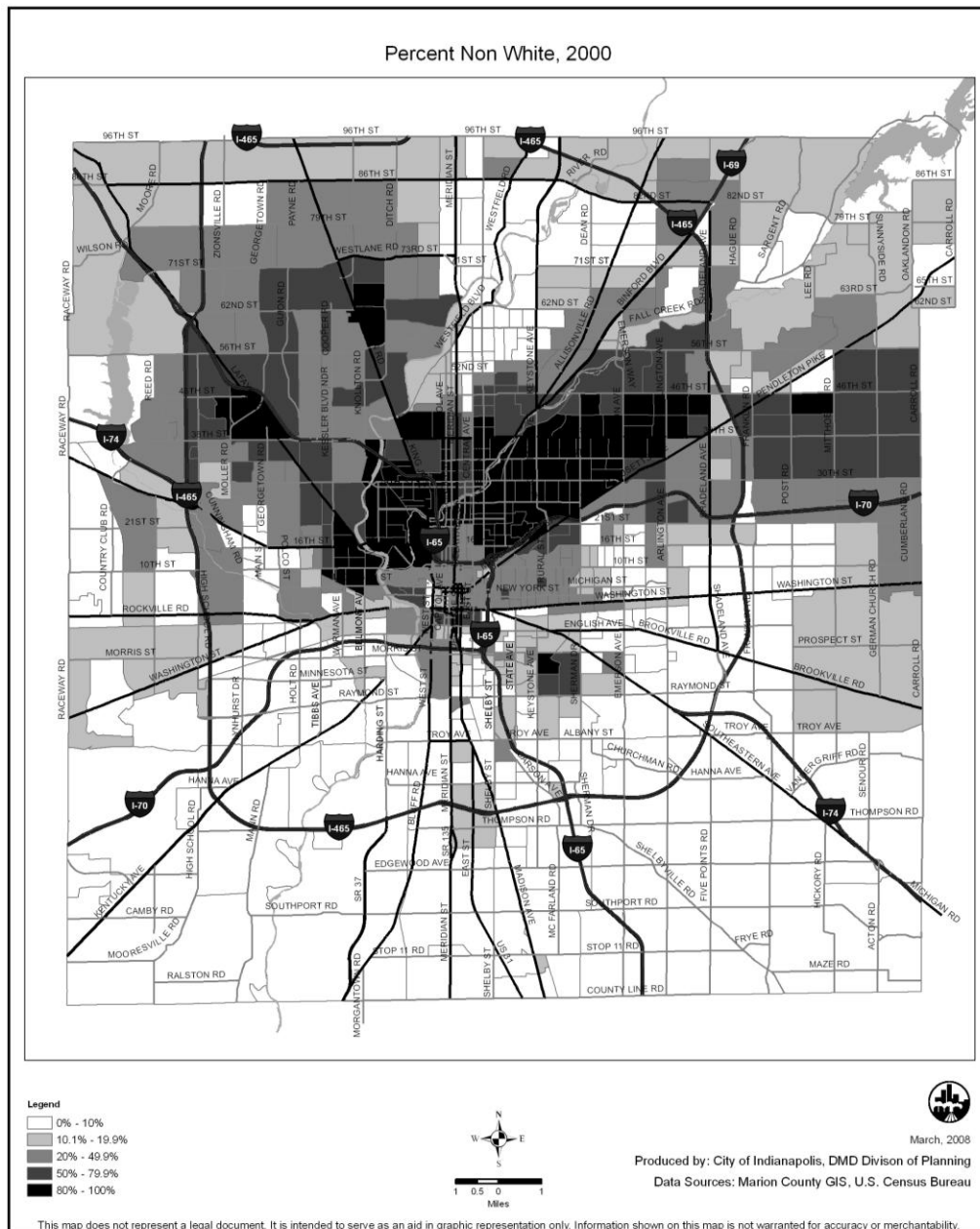


Figure II-XIII:
Map of by
Percent of Non-
White
Population.
Source: U.S.
Census, 2000.

Foreclosure Exposure

The City of Indianapolis has ranked poorly in national foreclosure statistics during the 2006 and 2007 fiscal years. A number of factors can contribute to the high foreclosure rates in the Indianapolis area. The Association of Community Organizations for Reform Now (ACORN) conducted an analysis of foreclosure exposure in the nation's top cities experiencing high foreclosure rates. The report evaluates the usage of high cost loans by race and income level. High cost loans are defined as loans originated with an annual percentage rate of at least three (3) percentage points above the comparable rate on U.S. Treasury Securities. The report evaluated refinance loans and home purchase loans and does not include loans made by manufactures or government backed loans. Overall, two in five of all refinance loans made in the Indianapolis area were high cost loans. One in three home purchase loans, or 36.1 percent, were high cost loans.

When evaluating the types of loans among the races and income, racial disparities appeared for both types of loans, refinance and home purchase. High cost loans make up a significant portion of loans made to minorities and the disparities continue for minorities at each income level. Tables II-VII and II-VIII show the disparities between races for households seeking to refinance their loans.

Table II-VII: Number of High Cost Refinance Loans. Source: Foreclosure Exposure, a report by ACORN, 2006.

Race/Ethnicity	# Refinance Loans	# High Cost Loans	% High Cost	Disparity to White
African American	1398	835	59.7%	1.7
Hispanic	221	101	45.7%	1.3
White	9792	3518	35.9%	

The racial disparities continue between the races despite the income level of the household. The comparison between the upper-level-income White family and the upper-level-income African American family is greater than the disparity between the two races overall.

- Low income borrowers earn below 50 percent of the area median income, or less than \$32,550.
- Moderate income borrowers earn 50 to 79 percent of the area median income, or between \$32,550 and \$52,080.
- Middle income borrowers earn between 80 and 119 percent of the area median income, or between \$52,080 and \$77,469.
- Upper income is defined as a household earning 120 percent or greater the Indianapolis area median income or greater than \$77,469 per year.

Table II-VIII: Number of High Cost Refinance Loans by Income and Race/Ethnicity. Source: Foreclosure Exposure, a report by ACORN, 2006.

Borrower Level Income	White	Latino	African American	Disparity Compared to White	
				Latino	African American
Low Income	44.4%	56.1%	68.1%	1.3	1.5
Moderate Income	43.4%	55.4%	65.8%	1.3	1.5
Middle Income	39.3%	53.2%	64.0%	1.4	1.6
Upper Income	29.8%	32.8%	54.1%	1.1	1.8

Table II-IX shows how the disparities between the different races continue at each income level. At the highest income level, African American families are 1.8 times more likely to have a high cost refinance loan than White families. While these disparities are high, they are not as high as other cities across the country. However, this is only the case for persons seeking refinancing. For households seeking purchase loans, the disparities are even greater, ranking Indianapolis as one of the top cities for racial inequality in home purchase loans.

Table II-IX: Number of High Cost Home Purchase Loans. Source: Foreclosure Exposure, a report by ACORN, 2006.

Race/EthniCity	# Home Purchase Loans	# High Cost Loans	% High Cost	Disparity to White
African American	2042	1367	66.9%	2.2
Hispanic	600	330	55.0%	1.8
White	10940	3323	30.4%	

An African American family is 2.2 times more likely to receive a high cost loan than a White family. Indianapolis is ranked 22nd in the country for highest racial inequality between Whites and African Americans. Even though the disparity between Hispanic families and White families is less than the inequality between African Americans and Whites, the inequality ranks Indianapolis 17th in the country. This high racial inequality continues between Whites and Minorities, even at high income levels. Table II-X shows the inequality between each of the three races by income. Inequality by race in the usage of high cost loans continues through the four income levels used by ACORN obtaining home purchase loans.

Table II-X: Number of High Cost Home Purchase Loans by Income and Race/Ethnicity. Source: Foreclosure Exposure, a report by ACORN, 2006.

Borrower Level Income	White	Latino	African American	Disparity Compared to White	
				Latino	African American
Low Income	38.5%	66.5%	70.9%	1.7	1.8
Moderate Income	34.3%	61.5%	69.2%	1.8	2.0
Middle Income	30.0%	48.6%	66.2%	1.6	2.2
Upper Income	28.1%	35.3%	65.7%	1.3	2.3

No doubt the racial inequalities for households receiving high cost loans are significant. At the highest income levels, an African American family is 2.3 times more likely to receive a high cost loan than a White family.

These numbers and inequality measures can be indicators of several issues, including housing discrimination, differing education levels about loan purchases or varying credit levels by race. Whatever the reason may be for African Americans and Hispanics receiving more high cost loans than Whites, the issue may be addressed through the education of these races on loan and home purchasing.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

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Housing Goals

The City of Indianapolis will strive to meet two different housing goals over the next five years. Both goals are focused on stabilizing the neighborhoods and communities across the City. However, the first goal focuses on target neighborhood redevelopment, such as the type indicated in the Neighborhood Stabilization Program initiative. The second goal focuses on an overall strategy to help general efforts throughout the entire City.

Stabilize distressed neighborhoods through targeted development.

Strategy	5-year Goal
Acquire and/or rehabilitate units for homeownership.	-175 units will be acquired and rehabilitated and sold to houses earning less than 80 percent MFI. -85 of the units will be sold to households earning less than 50 percent MFI. -90 of the units will be sold to households earning 51-80 percent MFI.
Rehabilitate substandard units to create affordable rental housing opportunities.	-500 units will be rehabilitated for households earning less than 30 percent MFI. -500 units will be rehabilitated for households earning 31-80 percent MFI.
Demolish blighted structures.	-100 blighted structures will be demolished.
Constructed new homes for homeownership opportunities.	-100 units will be built and sold to households earning less than 80 percent MFI. -25 of the units will be sold to households earning less than 50 percent MFI. -75 of the units will be sold to households earning 51-80 percent MFI.
Provide financing options for homeowners, such as down payment assistance.	-175 households earning less than 80 percent MFI will receive loans to purchase and rehabilitate foreclosed homes.
Provide repairs to home owners whose homes are in disrepair.	-600 homeowners will receive assistance.

Support housing stabilization efforts throughout Marion County.

Strategy	5-Year Goal
Provide repairs to home owners whose homes are in disrepair.	-1,300 homeowners will receive assistance.
Provide down payment assistance to home buyers.	-250 households earning less than 80 percent MFI will receive down payment assistance.
Eliminate unsafe structures that pose a threat to public safety and/or the environment.	-40,000 blighted structures will be demolished.

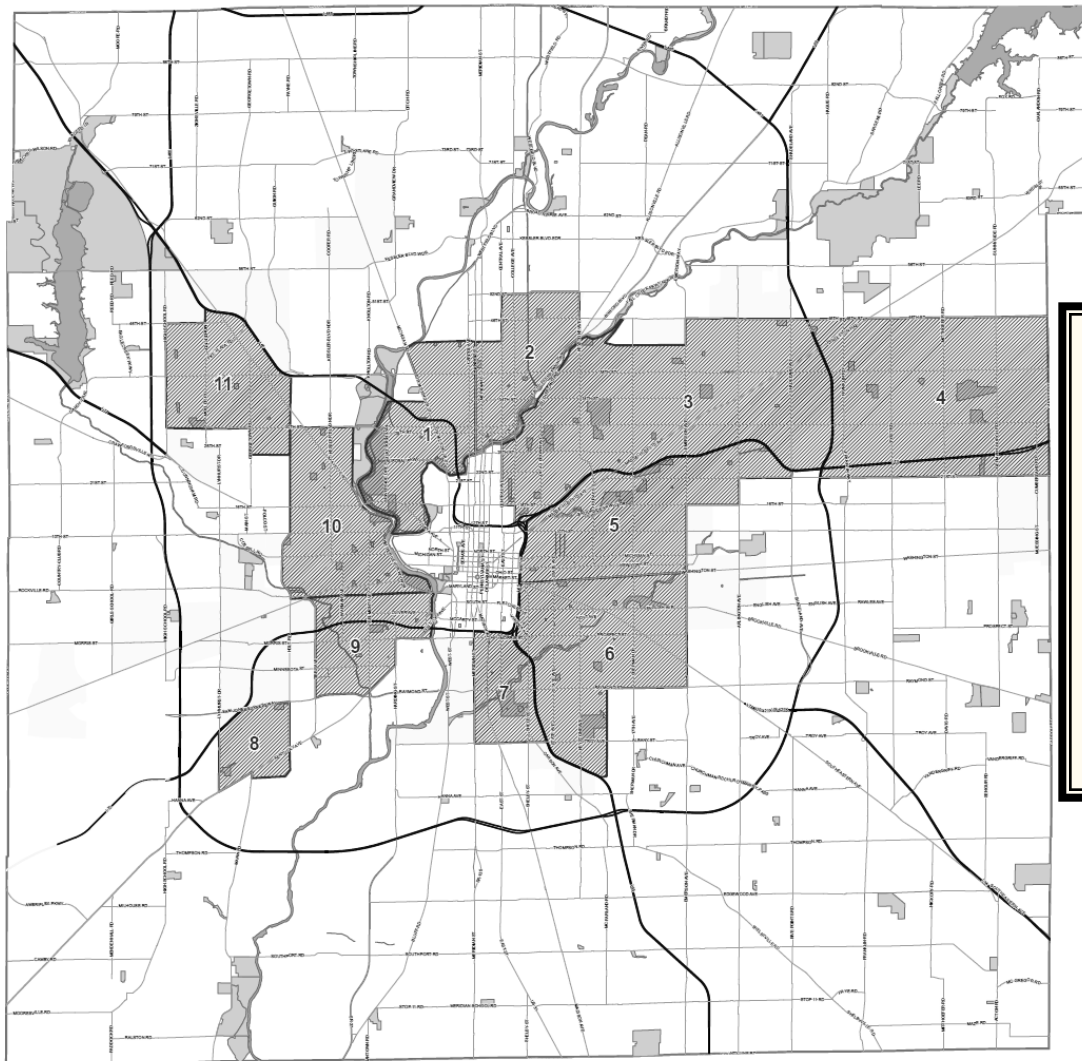
Federal dollars will play a large part in the implementation of these goals. Primarily the Neighborhood Stabilization Funds, the Community Development Block Grant and the HOME Investment Partnerships Program will fund the above strategies. Over the next five years, those funds will total an estimated 96.3 million dollars. Low Income Housing Tax Credits through the state of Indiana will also help the development of rental housing, particularly for the extremely low income households.

Private resources also play a role in the development of housing throughout Indianapolis. The network of Community Development Corporations within the City of Indianapolis benefits from private dollars to pay for operating costs. These same private dollars also help the Indianapolis Neighborhood Housing Partnership provide housing counseling and offer financing products to households unable to obtain mortgages from traditional lending sources.

Neighborhood Stabilization Program

As part of the Housing and Economic Recovery Act of 2008, the City of Indianapolis has received an additional \$29.05 million from the U.S. Department of Housing and Urban Development (HUD) to stabilize areas hit by high foreclosures and declining property values. These dollars are in addition to the annual entitlement dollars and have been given as a one-time grant to impact struggling neighborhoods. These dollars are called Neighborhood Stabilization Program (NSP) dollars.

The City of Indianapolis has utilized an elaborate public input process to select the target areas for the program and the overall goals of the program. The City received notice of the award in September 2008, submitted an initial plan to HUD in December 2008 and released an initial request for proposals for projects in February 2009. The initial plan included information about areas of the community with the greatest need, how the funds will be used, targeting low income households and general descriptions of each activity the funds will be used to finance. The plan also identified eleven (11) target areas in which the City planned to invest NSP dollars. Figure II-XIV shows the entire county and eleven (11) target neighborhoods.



*Figure II-XIV:
Map of
Marion
County and
Original 11
Target areas
for NSP
funds.
Source: City of
Indianapolis,
NSP Plan,
2008.*

The funds will be used in three general ways, demolition of blighted structures, acquisition and rehabilitation of housing for homeownership and acquisition and rehabilitation of housing for very low income rental housing. The following are benchmarks the City will achieve by May 31, 2010, totaling 185 units demolished, rehabilitated or newly constructed.

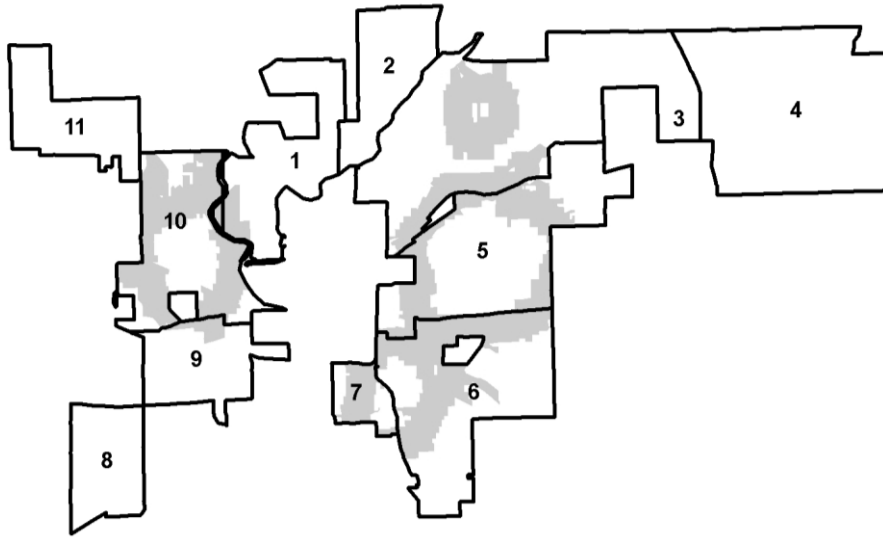
- 57 blighted structures will be demolished.
- 25 units will be acquired, rehabilitated and sold to households earning 51-80 percent of the area median family income.
- 25 units will be acquired, rehabilitated and sold to households earning 81-120 percent of the area median family income.
- 2 units will be acquired and demolished. Two new units will be constructed and sold to households earning less than 50 percent of the area median family income.
- 2 units will be acquired and demolished. Two new units will be constructed and sold to households earning 51-80 percent of the area median family income.

- 2 units will be acquired and demolished. Two new units will be constructed and sold to households earning 81-120 percent of the area median family income.
- A minimum of 70 rental units for individuals/families earning less than 50 percent of the area median family income will be created or rehabilitated.
- 2 units will be acquired and demolished. Two new units will be constructed and sold to households earning less than 50 percent of the area median family income.

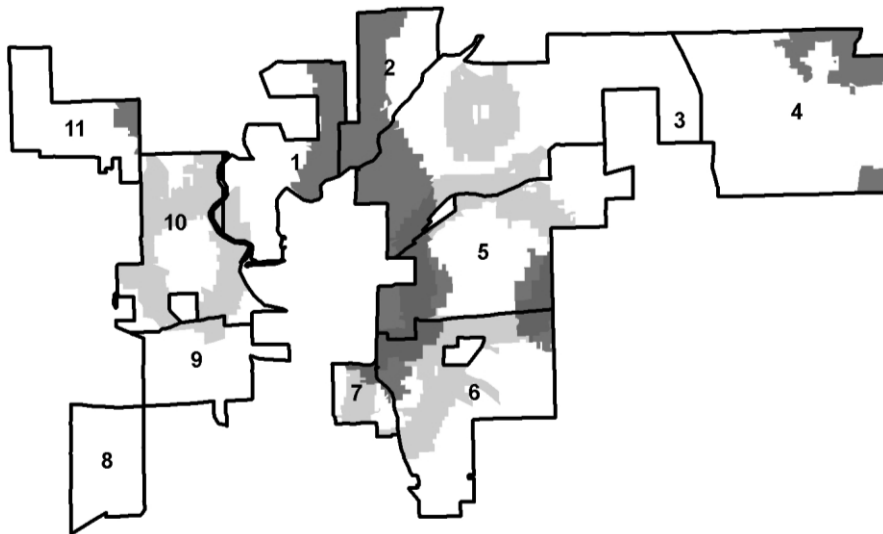
The City convened a Redevelopment Planning Council to strategize to narrow down the target areas from the initial plan submitted to HUD in December 2008. The Council consisted of approximately 50 stakeholders (see Appendix A) who met four times over six weeks. The Redevelopment Planning Council identified priority needs to select the target neighborhoods and comprehensive strategies to revitalize those neighborhoods. The Redevelopment Planning Council identified and used the following seven needs, with greatest priority listed first, to identify the target neighborhoods.

1. Existence of resources, particularly capacity of community organizations and stakeholders.
2. Concentration on areas of high and readily available foreclosures, abandoned or vacant housing.
3. Existence of a comprehensive plan or approach to revitalize the neighborhood, such as public and private partnerships, commercial and housing development.
4. Ability to leverage current resources or other resources invested in the area, such as existing commercial development.
5. Evidence of private investment.
6. Availability of marketable amenities such as schools or parks.
7. Location along the edge of areas with significant or extremely high foreclosure rates.

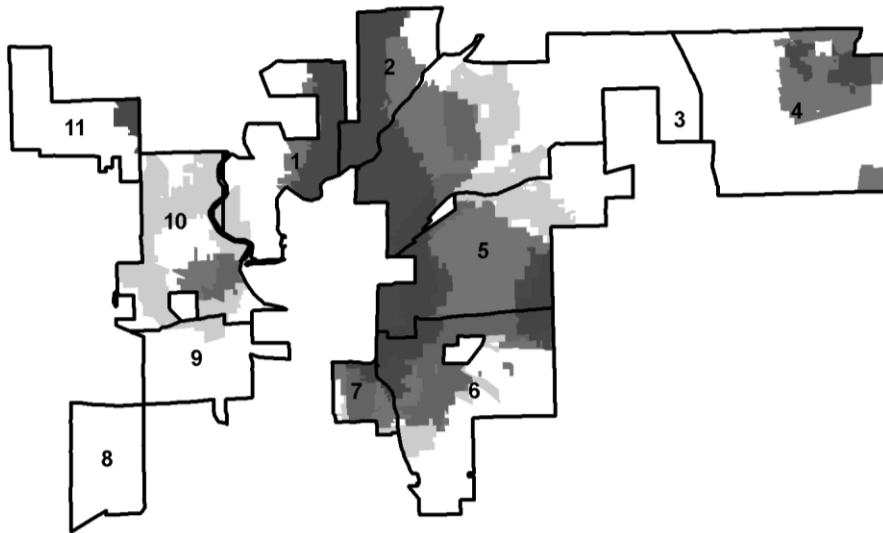
By layering the top seven needs into maps, the City of Indianapolis identified four primary target areas out of the original 11 target areas surrounding downtown Indianapolis. Figure II-XV to Figure II-XXI shows the different layers of priorities over the 11 target areas. The City of Indianapolis arrived with final four target areas with the darkest coloration.



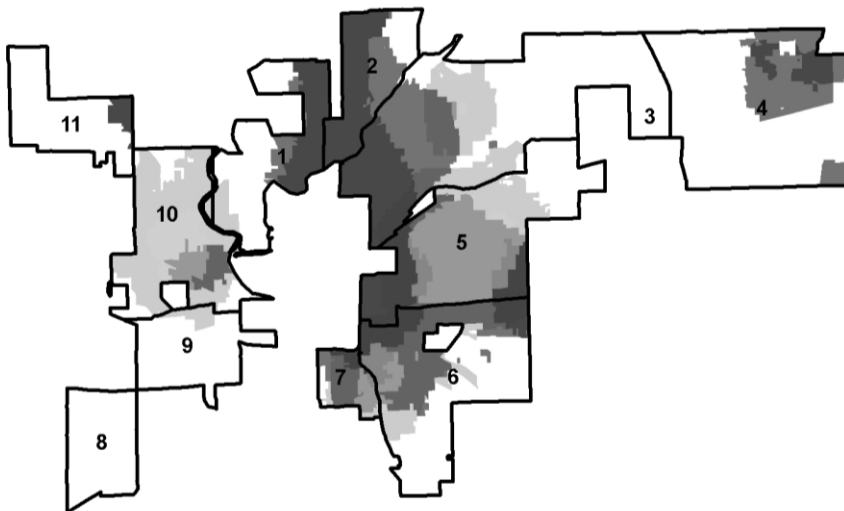
*Figure II-XV:
Areas on the
Edge of Highest
Foreclosure.
Source: City of
Indianapolis
Neighborhood
Stabilization
Program Plan,
Jan 2009.*



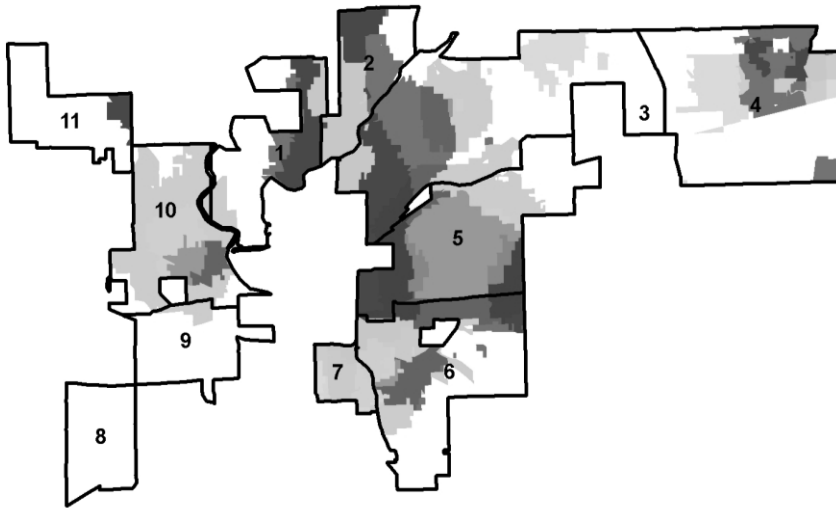
*Figure II-XVI:
Areas with
Evidence of
Private
Investment.
Source: City of
Indianapolis
Structural
Permit
Statistics, Jan
2009.*



*Figure II-XVII:
Areas with
Evidence of
Private
Investment.
Source: City of
Indianapolis
Improvement
Location Permit
Statistics, Jan
2009.*



*Figure II-XVIII:
Areas with New
Foreclosure
Growth.
Source: City of
Indianapolis
Neighborhood
Stabilization
Plan, Jan 2009.*



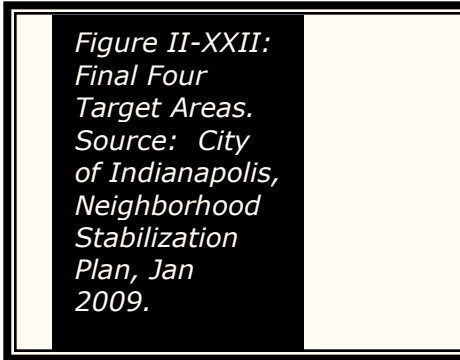
*Figure II-XIX:
Areas with High
Concentration
of Foreclosures.
Source: City of
Indianapolis
Neighborhood
Stabilization
Plan, Jan 2009.*



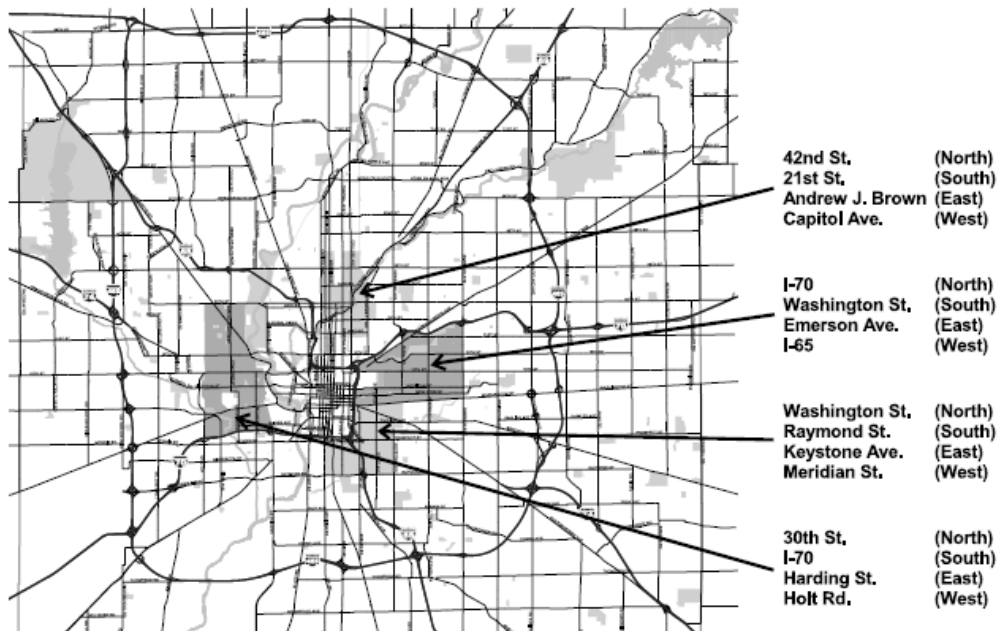
*Figure II-XX:
Areas with
Redevelopment
Plans. Source:
Great
Indianapolis
Neighborhoods
Initiative, Jan
2009.*



Each layer of priority darkened certain sections of the City. Areas one, two, three, five, six, and ten all had more layers from the priorities than the other initial target areas. Weighing the priorities based on the importance given by the members of the Redevelopment Planning Council, the City of Indianapolis determined that four areas will be the primary target areas for the NSP funds from 2009-2010. Figure II-XXII shows the four target areas, weighing needs with greatest priority. The areas with the darkest shading are those that met all of the needs, particularly those with the greatest priority as determined by the Council.



The group finalized four target areas for the \$29.3 million stimulus money. The City of Indianapolis is accepting Requests for Qualifications for possible projects within the four target areas, due on March 16, 2009. The City of Indianapolis selected seven partners to focus on the goals of the NSP plan in the four target areas. Each project partner application has enough flexibility to adjust to changing needs in the community and still address the goals of the plan. Each partner will have 48 months to implement their project, and will work in conjunction with City staff throughout the entire time.



*Figure II-XXIII:
Four Target
Areas. Source:
City of
Indianapolis,
Neighborhood
Stabilization
Plan, Jan 2009.*

Indiana Housing Now

Indiana Housing Now (www.indianahousingnow.org) is a housing website designed to provide free, anonymous searches for affordable housing in Indiana. The website enables users to specify the type of housing, either to rent or buy, by a great number of factors. Housing choices can include:

- Location;
- Cost;
- Number of bedrooms;
- Number of bathrooms;
- Proximity to public transportation;
- School district;
- Amount of security deposit required;
- Accessibility for persons with disabilities;
- Senior housing;
- Amenities; and
- Acceptance of rent subsidy.

The website is provided and sponsored by a collaborative effort from the Annie E. Casey

Foundation, the Indiana Housing and Community Development Authority, the City of Indianapolis, the Coalition of Homelessness Intervention and Prevention, the Indiana Coalition of Housing and Homelessness Issues, the Indianapolis Housing Agency, the Indianapolis Neighborhood Housing Partnership, Connect 2 Help, the United Way of Central Indiana, Fannie Mae and the U.S. Department of Housing and Urban Development.

The program can summarize the total number of searches within a twelve-month period, based on the type of search selected. Table II-X shows the total searches by type for day of June 24, 2008. A total of 245,427 searches were made on the site for the twelve-month period ending June 24, 2008.

Table II-X: Number of Searches by Type. Source: Coalition for Homelessness Intervention and Prevention, 2008.

Use Count	Search Field
948	Rental Search
773	Search Form Rental Search
580	Bedrooms
213	Accepting Section 8 Vouchers
180	In ZIP Code[s]
175	Direct Rental Search
153	Bath[s]
61	For sale Search
48	Search Form For sale Search
24	Wash/Dry Hookups
19	Exclude Properties on Wait List
19	Air-conditioned
19	Utilities Included In Rent
17	No Criminal Check
16	Senior Housing
13	No Credit Check
13	Direct For sale Search
12	With Yard
12	Stove & Fridge
10	Proximity Search
8	Pets OK
8	Median Rental Search
8	Street / School District / Building Name
7	Property Type
7	Security Deposit
7	Income Based or Sliding Scale Rent
4	Door And Entry Options includes Unit on First Floor
4	Subsidized Rent
2	Flat and / or Ramped Entry
1	Bathroom Options includes Grab Bars

The program also enables social service providers to locate housing on behalf of their clients and can also list themselves as a provider of assistance to any particular housing project. This enables case managers and service providers to connect through one data system. The case manager can locate the best housing for their client, who may need supportive services in addition to housing.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

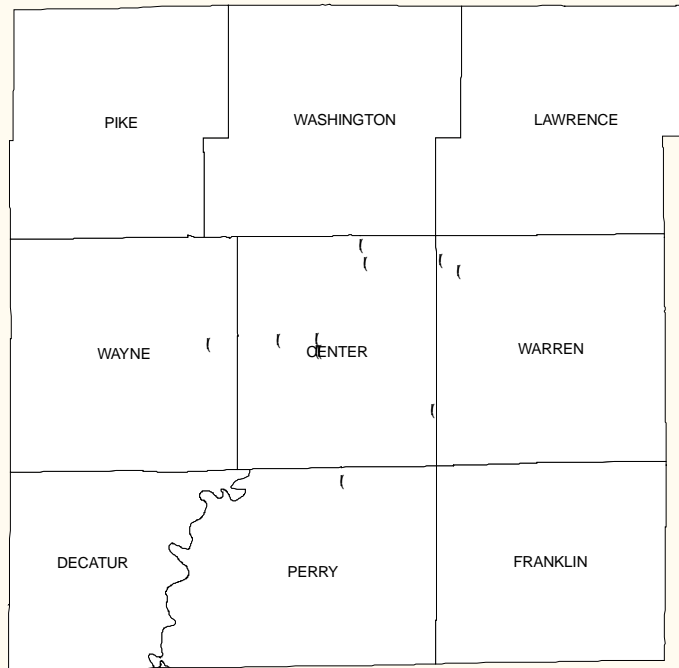
The Indianapolis Housing Agency is the public housing agency serving Marion County/Indianapolis. The Indianapolis Housing Agency has two primary programs to assist low-income families with rental housing, public housing communities and the Section 8 Voucher Housing Choice program (Section 8).

The first program provides housing through public housing communities. Funded by the U.S. Department of Housing and Urban Development (HUD), public housing communities are owned and operated by Indianapolis Housing Agency (IHA) and tenants rent directly from IHA. Households apply directly to the IHA and sign a lease with IHA to rent the apartments. IHA maintains the property as a normal landlord would be required. However, in addition to maintaining the property, IHA must comply with the following requirements.

1. Assure compliance with leases. The lease must be signed by both parties.
2. Set other charges (e.g., security deposit, excess utility consumption, and damages to unit).
3. Perform periodic reexaminations of the family's income at least once every 12 months.
4. Transfer families from one unit to another in order to correct over/under crowding, repair or renovate a dwelling, or because of a resident's request to be transferred
5. Terminate leases when necessary.
6. Maintain the development in a decent, safe, and sanitary condition.

IHA owns eleven communities within the City of Indianapolis, totaling 1,723 units of affordable housing. Currently, 226 of the units are vacant, undergoing transition between families waiting to move into one of the properties. 2,216 households representing 6,094 people are waiting to move into public housing. The IHA

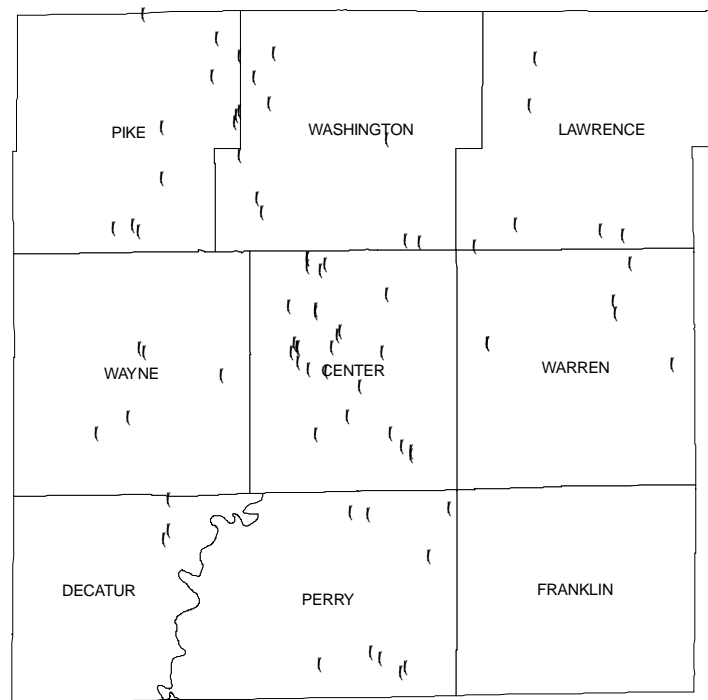
communities are located throughout Marion County. The map on the next page shows the different locations of public housing communities.



*Figure II-XXIV:
Public Housing
Communities.
Source:
Indianapolis
Housing
Agency and
City of
Indianapolis,
DMD.*

Section 8 tenants rent from private property owners and applicable rental assistance is provided by IHA through its Housing Choice Voucher (HCV) program. The rental properties may be apartments, town homes, detached single family homes, duplexes or mobile homes. Section 8 Program participants are issued vouchers guaranteeing the property owner that Section 8 will pay a certain portion of the tenant's rent. The amount paid will differ from tenant to tenant depending on family size and income. The program participant and owner execute a lease, just as the property owner would do with any other renter who does not receive assistance. However, Section 8 also executes a contract with the owner specifying the amount Section 8 will pay toward the rent. 20,500 households are on a waiting list for the Section 8 program.

Figure II-XXV indicates the apartments accepting Section 8 tenants. The list of addresses for this map was located on a website for the U.S. Housing and Urban Development. Private landlords also may accept Section 8 tenants. Households seeking affordable housing may utilize a new program on the Internet called Indianahousingnow.org to locate housing that meets their specific needs beyond the apartments listed on the website for the U.S. Department of Housing and Urban Development.



*Figure II-XXV:
Apartments
Accepting
Section 8
Vouchers.
Source: U.S.
Department of
Housing and
Urban
Development,
2008 and City
of Indianapolis,
DMD.*

An independent firm conducted a physical needs assessment of the public housing communities and determined that 1,321 units, or 77 percent, of the public housing units are in need of substantial interior rehabilitation. While the specifics differ with regard to each property, the scope of necessary work includes: upgrading failing plumbing systems, upgrading heating and cooling systems and providing air conditioning for residents, upgrading electrical systems, improving energy efficiency, modernizing antiquated security systems, repairing and renovating units and heavily used common spaces such as computer rooms and community kitchens, renovating building facades and upgrading/adding landscaping. IHA developed an asset improvement plan called *Welcome Home*. Cost estimates for *Welcome Home* plus the addition of a new community, Caravelle Commons, are approximately \$46,146,000.

Rehabilitation of these units will improve living conditions for 3,156 low income families, or 83 percent of the public housing population, currently living in these communities. Many of these families and individuals take advantage of supportive services offered on-site in these communities, funded through the public housing operation subsidy. Services vary by housing community and can include:

- Child care;
- Employment training and placement;
- Community service activities;
- Community/tenant organization;
- Literacy programs;
- Before and after-school programs;
- Dependency programs such as Alcoholic's Anonymous and Narcotics Anonymous;
- Household management; and

- Budgeting and credit counseling classes.

In partnership with Partners for Affordable Housing, Inc, the Resident Relations staff and the Resident Council, IHA has indentified needs to expand current programs at the renovated communities to include:

- Expanded literacy programs;
- Computer training;
- Financial literacy and asset development programs
- Substance abuse education;
- Physical fitness and health education;
- Parenting classes;
- Male mentoring programs;
- child care;
- Senior and disabled support services;
- Transportation;
- Art/creative opportunities; and
- Entertainment.

Consultations with IHA staff indicated capital improvements as part of the *Welcome Home* plan and senior services were the two areas in greatest need of financial support. Table II-XI, also known as HUD Table 4, lists the public housing needs, priority level and the estimated dollars to address each need for all areas of public housing and services offered by public housing.

Table II-XI: Public Housing Needs. Source: Indianapolis Housing Agency, 2009.

Public Housing Need Category	PHA Priority Need Level	Estimated Dollars To Address
Restoration and Revitalization		
Capital Improvements	High	\$20,152,753
Modernization	High	\$15,967,470
Rehabilitation	High	\$1,915,130
Other:		
Caravelle Commons Acquisition/Rehab	High	\$3,107,000
Management and Operations		\$59,134,718
Improved Living Environment		
Neighborhood Revitalization (non-capital)	Medium	\$346,625
Capital Improvements	Medium	\$144,500
Safety/Crime Prevention/Drug Elimination	High	\$1,000,000
Other:		
Seniors Programs (Fitness, Arts, etc.)	Medium	\$79,200

Public Housing Need Category	PHA Priority Need Level	Estimated Dollars To Address
Youth Programs (Education, Leadership)	Medium	\$75,000
Family Programs (Fitness)	Medium	\$19,200
Economic Opportunity		
Resident Services/Family Self-Sufficiency	High	\$165,000
Total		\$102,106,596

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The Indianapolis Housing Agency has significantly improved its operations over the last five years. In 2004, the Indianapolis Housing Agency had a troubled status, as imposed by the U.S. Department of Housing and Urban Development (HUD). That status has since been removed. Efforts to re-write procedures, improve enforcement, increase services for residents and strategic planning to renovate communities have improved the operation and status issued to the Indianapolis Housing Agency.

The Indianapolis Housing Agency developed a strategic plan to improve the public housing units in service, called *Welcome Home*. The Indianapolis Housing Agency (IHA) is about to invest in major renovations of nine (9) of its eleven (11) communities. IHA will use a mixture of low income housing tax credits from the state of Indiana, capital funds from the U.S. Department of Housing and Urban Development and energy efficiency financing.

Many of the units in the IHA portfolio have seen no major renovation since the 1960's and 1970's. The *Welcome Home* plan will extend the life and viability of the current units, as well as make them more energy efficient to save on operating costs. Key investments will be in the failing systems of many of the communities. System upgrades include plumbing, heating and cooling, electrical, improving energy efficiency and modernizing security systems.

The plan also calls for renovation of many of the common areas, such as computer labs, libraries, public kitchens and meeting rooms. These rooms are used by residents as part of the services IHA offers and as part of the Resident's Council, the self governing council of IHA communities. These areas experience high traffic and plenty of use.

Benefits to be realized by the IHA *Welcome Home* plan are:

- Renovation of the units will benefit 3,156 low income residents, making up 83 percent of the entire IHA population.
- Renovation of 1,386 units represents 80 percent of all IHA units.
- *Welcome Home* meets a high priority of the IHA Annual Plan.
- Reduced operational cost of housing communities will be redirected to expansion of supportive services for residents.
- The large-scale improvement will enable IHA to use economies of scale to reduce overall development cost.

The City of Indianapolis will continue to support IHA's applications for low income housing tax credits and efforts to improve and renovate IHA communities.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes a few universal barriers. Local and state regulations on zoning and building are the most recognized barriers to affordable housing. With increased regulation, comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The City has a minimum square footage requirement for single family housing that ranges from 900 to 1200 square feet depending on the dwelling district. This requirement could result in a concentration of lower income households in multifamily dwelling districts because of the higher square footage requirements for single family dwelling districts. It is important to note that the zoning requirements also hold minimum lot sizes for dwelling districts creating the need for larger building to make housing developments financially feasible. These minimum requirements, however, can make it difficult to build housing intended to be affordable to the lower income earning families. However, City's comprehensive plan and land use maps show the various dwelling districts are disbursed throughout the entire county, allowing for housing of all sizes and on different lot sizes throughout the entire county.

The City of Indianapolis does not have any other types of zoning the impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. Although, the City's zoning requirements require a special exception for manufactured housing development unless the subdivision plats were filed before 1982. Manufactured housing is a possible option that can be used to reduce the development cost of affordable housing.

Overall, the City's lack of regulation keeps the price of building housing down. Because builders have few regulations to follow with regard to zoning, they can keep prices at a level more affordable to low and moderate income households. As previously discussed, housing is readily available at affordable prices. With the median house value at \$73,500 in 2007, the Indianapolis market is one of the more affordable housing markets in the country. The average sales price in Marion County in 2008 was \$104,964, down 10 percent from the year before.

While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. The Housing Redevelopment Tactics Work Group for the Neighborhood Stabilization Program planning sessions found three barriers to affordable housing development. This committee consisted of housing developers, affordable housing providers, local funding organizations and local planners from the City staff. The three barriers the committee believes the City faces are:

- Overcoming small scale projects to increase scale of single-family development to create a greater impact on neighborhoods
- Overcoming financial barriers to create concentrated redevelopment
- Overcoming marketability of concentrated redevelopment inside the urban core

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. These small organizations have been unable to build large-scale projects, holistic in nature, to impact their neighborhoods in a concentrated fashion. Some ideas from the committee to overcome these barriers are:

- Select target areas based on marketability
- Attract for-profit developers to partner with community development corporations to rapidly scale-up development

- Ensure community development corporation capaCity in place to sustain area surrounding target areas once redevelopment is complete
- Attract additional subsidy to assist with development for very low income households
- Build projects without long-term debt to help fund operations and maintenance of property
- Explore “equity preservation insurance” to attract early buyers
- Provide loan guarantees and interest caps to lower holding costs on spec homes
- Market wide range of education alternatives in the urban core
- Enlist all levels of City government to be “cheerleaders” for urban living
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, the City will strive to achieve the following goals.

1. Encourage economic development activities and efforts in the community.
2. Stabilize distressed neighborhoods through targeted development.
3. Support housing stabilization efforts throughout Marion County.
4. Decrease homelessness through support of homeless programs and housing projects.
5. Prevent homelessness through the support and operation of programs that serve extremely low income residents.
6. Support the needs of persons living with HIV/AIDS and their families.

The City of Indianapolis will seek private/public partnerships to help achieve these goals and target communities working together to revitalize their neighborhoods. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as marketing the urban core, using City government to encourage urban living and working together to attract additional subsidy to minimize debt on projects.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

The needs of the homeless continue to plague the City of Indianapolis. The City of Indianapolis defines the households experiencing homelessness or at-risk of homelessness as households earning 30 percent of the area median family income (MFI) or less and are described as extremely low income households.

As mentioned previously, a large number of households spend more than 30 percent of their gross monthly income towards housing costs. By spending more than 30 percent of the gross monthly income, the household is considered to have a housing problem or added cost burden by the U.S. Department of Housing and Urban Development (HUD).

Table IV-I shows the cost burden for households who own their home. Over 70 percent of the extremely low income households who own their home spend more than 30 percent of their gross income towards housing costs. Over half of that same group spends more than 50 percent of their income towards housing costs.

Table IV-I: Owners' Housing Cost Burden by Income by the U.S. Department of Housing and Urban Development, CHAS, 2000.

	0-30% MFI	31-50% MFI	51-80% MFI
30% cost burden	70.7%	46.8%	31.3%
50% cost burden	52.6%	19.7%	6.0%

For renters, households with extremely low incomes have the highest cost burdens and are at greatest risk of homelessness. Nearly 80 percent of extremely low income households spend more than 30 percent of their gross monthly income towards housing costs. Just over 58 percent of extremely low income renter households spend more

than 50 percent of their gross monthly income towards housing costs. Table IV-II shows the percent of renters by income level with a cost burden, or paying more than 30 percent of their gross monthly income towards housing, across Indianapolis.

Table IV-II: Renters' Housing Cost Burden by Income by the U.S. Department of Housing and Urban Development, CHAS, 2000.

	0-30% MFI	31-50% MFI	51-80% MFI
30% cost burden	74.9%	64.2%	18.8%
50% cost burden	58.3%	13.0%	1.8%

While these households have housing, these charts illustrate how even those families with housing and extremely low income are at risk for homelessness. Because such a large portion of their income is spent towards housing, little is left over for food, clothing, transportation, child care, education, health care or any other need that may arise.

The Coalition for Homeless Intervention and Prevention (CHIP), along with the Center of Health Policy at Indiana University Purdue University Indianapolis, conducted a count of the homeless population on January 24, 2008. This count is conducted annually; however the results from the count in 2009 are not ready for analysis. CHIP utilized the U.S. Department for Housing and Urban Development's (HUD) definition for homelessness to conduct the count. HUD considers a person to be homeless if he or she meets one of two different classifications: 1) resides in a place not meant for human habitation, such as a car, park, sidewalk, abandoned building, or on the street; or 2) resides in an emergency shelter or transitional housing for homeless persons who originally came from the streets or emergency shelters. According to CHIP, 4,500 to 7,500 people in Indianapolis will experience homelessness during the course of the year. On the night of the count in 2008, 3,123 people were homeless.

Many of the images and stigmas that come with homelessness are the opposite of the demographic make-up of the homeless population in Indianapolis. 23 percent of the homeless population is employed and 21 percent are enrolled in school. Families with children accounted for 27 percent of the households experiencing homelessness. Individuals in the family households numbered 1,599, accounting for 51 percent of all individuals experiencing homelessness. Children under the age of 18 accounted for 17 percent of all individuals experiencing homelessness. In fact, the average age of a homeless person in Indianapolis is nine years old.

African Americans accounted for the largest percentage of the homeless population, making up 42 percent of the homeless population. Table IV-III shows the racial/ethnicity make-up of the homeless population.

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Table IV-III: Racial/Ethnicity Demographics of the Indianapolis Housing Population, Coalition for Homelessness Intervention and Prevention, Jan, 24, 2008.

Race/EthniCity	Percent of Homeless Population
African American/Black	42%
Caucasian/White	25%
Hispanic	2%
Other	3%
Unknown	28%

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Overall, the majority of the homeless population has found shelter at either an emergency shelter or in transitional housing shelter. Transitional housing is often considered the step between living an emergency shelter and locating permanent housing. The next section of this document will discuss pilot programs that eliminate this step by placing people in permanent housing with supportive services to help them adjust to life after an emergency shelter.

Table IV-IV: Final Homeless Count, Coalition for Homelessness Intervention and Prevention, Jan, 24, 2008. (HUD Table 1A)

Homeless Population	Sheltered		Un-sheltered	Total
	Emergency	Transitional		
Homeless Individuals	758	633	133	1524
Homeless Families with Children	194	146	245	585
Persons in Homeless with Children Families	417	447	735	1599
Total	1175	1080	868	3123

As part of the homeless count in January 2008, the Coalition for Homelessness Intervention and Prevention (CHIP) surveyed the homeless service providers to find the number of people and each subpopulation of the homeless population. This enables the service providers and the City of Indianapolis to determine the social service and housing needs of the homeless population. Each of these subpopulations will need a specific type of social service to help them move from homelessness and into permanent housing. Chronically homeless individuals make up the largest subpopulation and are traditionally the individuals living in unsheltered situations. Chronically homeless individuals make up 31.4 percent of the total various subpopulations and 11 percent of the total homeless population.

Table IV-V: Homeless Subpopulation Count, Coalition for Homelessness Intervention and Prevention, Jan, 24, 2008. (Table 1A)

Homeless Subpopulations	Sheltered	Un-sheltered
Chronically Homeless	142	202
Severely Mentally Ill	162	N/A
Chronic Substance Abuse	217	N/A
Veterans	90	N/A
Persons with HIV/AIDS	33	N/A
Victims of Domestic Violence	111	N/A
Youth (Under 18 years of age)	136	N/A

According to the 2007 Continuum of Care application, written by the City of Indianapolis in August 2008, the greatest unmet need is transitional housing. Transitional housing is a type of supportive housing used to help the homeless after moving from a homeless shelter and before moving into permanent housing. This type of housing offers a lot of supportive services to help a household become self sufficient and locate a permanent place to stay. The additional services help a household re-establish themselves before sending them out on their own to get housing. A household's maximum stay in transitional housing is two (2) years.

Table IV-VI: Unmet Needs Chart, Source: Coalition for Homelessness Intervention and Prevention and City of Indianapolis Continuum of Care Application, August 2008.

All Year-Round Beds/Units				Seasonal Beds	Overflow Beds
Family Beds	Family Units	Individual Beds	Total Year-Round Beds	Total Seasonal Beds	Overflow Beds
Emergency Shelters					
0	0	0		0	0
Transitional Housing					
735	245	962	1697		
Permanent Supportive Housing					
42	14	481	523		
Safe Havens					
0	0	231	231	0	

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The City of Indianapolis conducts an annual inventory of all the shelters and housing programs that work with homeless individuals as part of the Continuum of Care grant application process. There are four types of shelter for homeless individuals, emergency shelter, transitional housing, permanent supportive housing and safe havens.

An emergency shelter is what may be considered a traditional shelter, that provides a roof and warm place for individuals and families that have no other place to go. A typical stay in a shelter is not longer than two (2) months.

Transitional housing is a type of supportive housing used to help the homeless after moving from a homeless shelter and before moving into permanent housing. This type of housing offers a lot of supportive services to help a household become self sufficient and locate a permanent place to stay. The additional services help a household re-establish themselves before sending them out on their own to get housing. A household's maximum stay in transitional housing is two (2) years.

Permanent Supportive Housing helps households who need additional help and services. Often the individuals living in permanent supportive housing have a disability,

substance abuse problem or have been chronically homeless. These households will receive on-going assistance based upon their needs as long as they reside in the housing units. Permanent Supportive Housing does not have a time limit for a household.

Safe Haven housing helps homeless individuals with specific need, such as mental illness, move into interim or permanent supportive housing. The Safe Haven allows individuals to come and go as they are comfortable and allows them to gradually adjust to the level of assistance and interaction with the service provider. Traditional programs do not allow for individuals to leave and re-enter a program as easily. Safe Havens have little restrictions and adapted to serve individuals with multiple barriers causing homelessness who are difficult to serve through traditional resources.

Table IV-VII is a complete listing of all of these organizations, program and population served. Some programs are listed twice, indicating a different subpopulation of the homeless community is served by the same program. However, the number of beds are only counted once.

Table IV-VII: Housing Inventory for Homeless Individuals, Source: Coalition for Homelessness Intervention and Prevention and City of Indianapolis Continuum of Care Application, August 2008.

Emergency Shelter	Program Name	Number of Beds (Individual and Family)
Catholic Charities	Holy Family Shelter	92
Dayspring Center	Dayspring Center	60
Family Support Center	Children's Bureau	24
Gennesaret Free Clinic	Health Recovery Program	8
Good News Ministries	Men's Shelter	87
Interfaith Hospitality Network	Interfaith Hospitality Network	28
Julian Center	Julian Center	84
Missionaries of Charity	Queen of Peace	14
Quest for Excellence	WINGS	50
The Salvation Army Social Service Center	DV Shelter	46
The Salvation Army Social Service Center	Homeless Shelter	86
Wheeler Mission Ministries	Care Center	75
Wheeler Mission Ministries	Men's Shelter	42
Wheeler Mission Ministries	Wheeler Men's Mission	144

Transitional Housing	Program Name	Number of Beds (Individual and Family)
Catholic Charities	Holy Family Transitional Housing	44
Coburn Place	Coburn Place	108
Dayspring Center	Wellspring Cottage	36
Deeper Life Ministries	House of David	69

Transitional Housing	Program Name	Number of Beds (Individual and Family)
Dove Recovery House for Women	Dove Recovery House for Women	119
Eastern Star Jewell Human Services	Beechwood Gardens	11
Fairbanks	First Step	76
Good News Ministries	Family Shelter	42
Good News Ministries	Men's Shelter	111
Hope International Ministries	Hope House 1	148
HVAF of Indiana	Freedom Center	22
HVAF of Indiana	HVAF TL Program	120
John H. Boner Community Center	Something More	66
Pathway to Recovery	Pathway I	23
Pathway to Recovery	Pathway II	8
Pathway to Recovery	Pathway III	9
Quest for Excellence	Ada's Place	12
Quest for Excellence	Agnes Inn Between	35
Spain's Residential Living	Spain's Residential Living	8
The Julian Center	New Life Transitional Housing	40
The Salvation Army	Adult Rehabilitation Center	120
The Salvation Army	Harbor Light Center	80
Transitional Life Connections	Martha's House	6
Volunteers of America	Brandon Hall	177
Volunteers of America	Theodor's House	104
Westside Community Development Corporation	Families in Transition	50
Wheeler Mission Ministries	Care Center Transitional Housing	10
Wheeler Mission Ministries	Hebron Center	99

Safe Haven	Program Name	Number of Beds (Individual)
Midtown CMHC	First Home	25

Permanent Housing	Program Name	Number of Beds (Individual)
Adult & Child Center	Permanent Housing 1	8
Adult & Child Center	Permanent Housing 2	16
Adult & Child Center	Shelter Plus Care	10
Beacon House	Beacon House	70
Community Reinvestment Foundation	Beech Grove Village Apartments	94
Hayes Gibson International	The Barton Center	140
Homeless Initiative Program	Dowe Project	16

Permanent Housing	Program Name	Number of Beds (Individual)
Homeless Initiative Program	Pre-Natal Program	56
Indianapolis Private Industry Council	Threshold Project	42
John H. Boner Community Center	Brookside Manor	27
John H. Boner Community Center	Shelter Plus Care (1127 East Market)	8
Mental Health America of Greater Indianapolis	Ferriday House	10
Mental Health America of Greater Indianapolis	Gateways Group Home	10
Midtown CHMC	Shelter Plus Care – Project based	34
Midtown CMHC	Shelter Plus Care – Adult	64
Midtown CMHC	Shelter Plus Care – Youth	10
Partners in Housing	Blue Triangle	121
Partners in Housing	Burton Apartments	23
Partners in Housing	Colonial Park	106
Partners in Housing	Gladstone Apartments	42
Partners in Housing	Mozingo Place	22
Pathway to Recovery	Pathway IV	21
Pathway to Recovery	Pathway V	11
Quest for Excellence	Billy's Manor	23
Quest of Excellence	John's Delaware Lodge	13
Sherman Forest	Sherman Forest	20
The Damien Center	Housing Assistance Program	108

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a

narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

In 2001, the Coalition for Homelessness Intervention and Prevention (CHIP) and the City of Indianapolis partnered together to develop the *Blueprint to End Homelessness*. Both organizations released the final document in April 2002. The *Blueprint to End Homelessness* is ten-year, comprehensive document addressing the needs of homeless individuals and sets out five strategies to end homelessness in Indianapolis. The goal of the *Blueprint to End Homelessness* is to end homelessness in Indianapolis by the year 2012, a similar goal shared by the U.S. Department of Housing and Urban Development. The five primary strategies to end homelessness, according to the *Blueprint to End Homelessness* are:

- Address Housing Needs: Create 1,700 units over the next decade through new construction, rehabilitation and the preservation of existing units for the 0-30 percent MFI population.
- Prevent Homelessness: Seek to increase homelessness prevention activities to ensure that individuals who are currently housed remain housed.
- Improve Access and Coordination of Housing and Services: Coordinate access to housing and services through structured, strengths-based case management.
- Enhance Services: Ensure a continuum of employment services to help the homeless reach economic independence and improve services for homeless persons with mental illness and substance abuse issues.

- Coordinate Services for Special Populations: Better coordinate services systems, housing, shelter and service delivery to veterans, victims of domestic abuse, children and young adults.

Since the release of the *Blueprint to End Homelessness*, the number of homeless individuals on night of the single day point-in-time count has decreased from 3,500 to 1,524. This is a decline of 57 percent. The number of new units housing created for homeless individuals has increased by 1,100 units with 850 of those connected to supportive services.

During a consultation meeting with the staff from CHIP, members brought concerns about increasing homelessness prevention efforts, creating more units affordable for this population and maintaining the units the community has worked hard to create over the previous seven years.

The state of Indiana has listed 14,866 units funded with rental income housing tax credits within Marion County. This program helps housing developers finance low income housing, utilizing private sources of money in exchange for the sale of tax credits. Four percent of those units are reserved for households earning 30 percent MFI or below and nine percent of the units are reserved for households earning 40 percent MFI or below. All of the units are for households earning 60 percent MFI or below or elderly households. Maintaining a balance between the preservation of current units and creating new units is the new balance the City of Indianapolis will face in the next five years.

The City of Indianapolis receives Continuum of Care dollars from the U.S. Department of Housing and Urban Development to address the needs of the homeless population. This is an annual grant the City in which competes with other cities to receive funding each year. The amount for this grant is approximately \$4 million each year. The application for these funds outlines ten-year strategies for reducing homelessness in Indianapolis, particularly addressing the need of chronically homeless individuals. These goals aim programs and services at areas in greatest need by homeless persons and improving the service system for people experiencing homelessness.

- Create new permanent housing beds for chronically homeless persons.
 - The City of Indianapolis has a current inventory of 367 beds for chronically homeless persons.
- Maintain or increase the percentage of homeless persons staying in permanent housing over six (6) months.
 - The current level is 79 percent.
- Increase the percentage of homeless persons moving from transitional housing to permanent housing.
 - The current level is 59 percent.
- Increase the percentage of homeless persons employed at exit of a program.
 - The current level is 40 percent.
- Decrease the number of homeless households with children.
 - The current level is 585 households.

CHIP developed an Indianapolis Blueprint Program Models Matrix, included as Appendix D that outlines the types of programs the City of Indianapolis will need to implement in the future to address the needs of the homeless population and to fully implement the *Blueprint to End Homelessness*. New elements suggested by CHIP include greater focus on homelessness prevention, emergency shelter for individuals under the influence of drugs or alcohol – known as a “wet shelter” and transition in place programs.

Both CHIP and the City of Indianapolis recognize that the need for preventing families from experiencing homelessness is great, particularly in the tougher economic times of today. Previously, homelessness prevention merely involved the payment of utilities or rent in order to avoid shut-off or eviction. New ideas for case management, financial counseling, legal assistance for tenant/landlord relations, negotiation and advocacy are all ideas to further homelessness prevention. These strategies and programs can reach all potential causes of homelessness before an eviction notice is issued to a household.

Emergency shelters have restrictions on who may stay overnight in beds. Inebriated individuals with substance abuse issues are generally refused shelter due to these restrictions. Often times they pose a threat to other individuals and families staying in the traditional shelters. The City of Indianapolis has a need to incorporate a shelter, known as a “wet shelter” that does not require sobriety. This will help these individuals find shelter off the streets and access services that address their most pressing need, substance abuse.

Transition in place programs, including a new program operated by Homeless Intervention and Prevention (HIP), remove the middle step of transitional housing. Homeless individuals and families move directly from emergency shelters into permanent housing. For a period of 12 months, the household receives supportive services to help them with tenant/landlord disputes, vocation assistance, case management and other stabilization services. Over the 12 month period, the services taper as the household grows more self-sufficient. After the program, the household can stay in its housing where it has established roots and connections with the community, rather than moving as required with traditional transitional housing. The family can keep going to the same church or place of worship, utilizing the same bus lines to work, visiting the same food pantry or service providers. In the more traditional method, a family would have to up-root and re-establish these services and connections without assistance, possibly in a different part of the City.

Realizing the changing needs and strategies to address the needs of the homeless community, the City of Indianapolis will address the following goals over the next five years.

Prevent homelessness through the support and operation of programs that serve very low-income residents.

Strategy	5-Year Goal
Support case management services that help households at-risk of homelessness.	-4,500 clients/households earning less than 30 percent MFI will work towards self-sufficiency by receiving case management services.
Provide rent and utility assistance to families at-risk of homelessness.	-1,000 persons/households earning below 30 percent MFI will receive rent and/or utility assistance.

Decrease homelessness through support of homeless programs and housing projects.

Strategy	5-Year Goal
Provide funding for supportive services and rental assistance in conjunction with housing programs assisting homeless individuals.	-1,000 homeless persons/families will receive rental assistance. -1,500 unduplicated homeless persons/families will receive supportive services.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

This section is not applicable to the City of Indianapolis.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Economic Status and Income Distribution

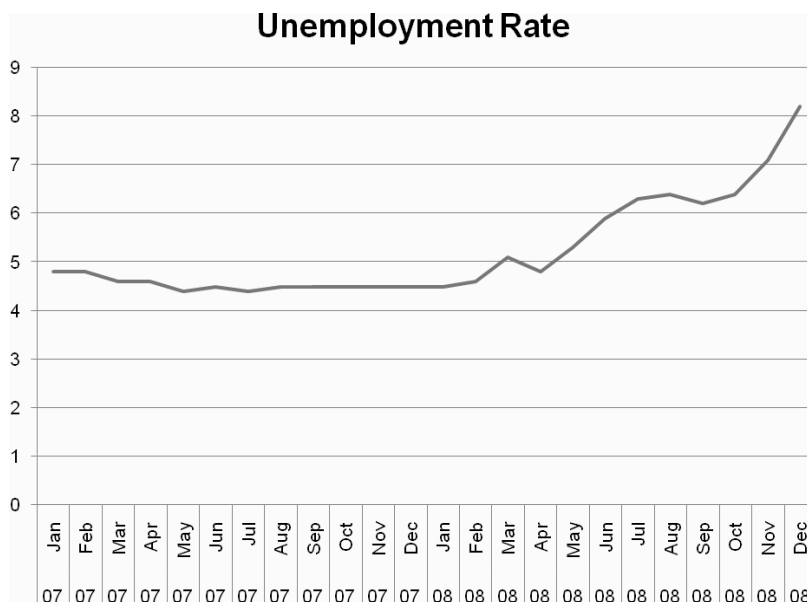
The economic slowdown at the current time affects the City of Indianapolis and citizens of Marion County. Not long ago, the City was once touted as a City with an abundant supply of job offers. In 2006, according to the Education Portal and Monster.com, Indianapolis experienced an 8 percent increase in job offers while the percentage of job seekers only increased by 4 percent. Since that time, the unemployment rate has remained flat, on or about 4.3 percent until 2008.

Even with the increase in unemployment, the percent of people unemployed in the Indianapolis Metropolitan Statistical Area (MSA) has stayed below the state average. The unemployment rate for the Indianapolis MSA in May 2008 was 4.5 percent. However, the picture had changed by December 2008, with a 6.7 percent unemployment rate for the Indianapolis MSA. By the next month, the unemployment rate jumped to 8 percent. Because of its larger size and diverse business investments, unemployment in the Indianapolis MSA has not skyrocketed as it has in other parts of Indiana which are more dependent on manufacturing jobs. For Marion County, the unemployment rate has generally been one (1) percent greater than the unemployment rate for the Indianapolis MSA.

**Table V-I: Unemployment Rate by Area in Indiana,
U.S. Bureau of Labor Statistics, February, 2009.**

	January 2008	December 2008	January 2009
Indiana	5.3	8.1	9.9
Anderson	7.1	9.2	11.1
Bloomington	4.6	6.6	6.9
Elkhart	5.3	16.0	18.3
Fort Wayne	5.8	8.1	9.7
Indianapolis	4.5	6.7	8.0
Muncie	6.2	8.3	9.9
Terre Haute	6.3	8.4	10.2

Despite having a low unemployment rate compared to the remainder of Indiana, the Indianapolis MSA has experienced a 77.8 percent increase in its unemployment rate over the last year. Much of this increase has occurred within the last six months of calendar year 2008. While monthly historical data is not available for the Indianapolis MSA, Figure V-I demonstrates the sharp incline in unemployment in recent months for the entire state of Indiana.



**Figure V-I:
Unemployment
Rate for Indiana
for years 2007-
2008, U.S.
Bureau of Labor
Statistics,
February, 2009.**

Since the change in the economy is recent, within the ten months of this document's first publication, many of the statistics at the local level relating to wages and demographics of those unemployed are now obsolete. However, the data available may be used to determine the status of the economy before the sudden downward trend. We may be able to assume that tendencies hold true in the current climate, but on scale with current statistics.

By examining the rate of employment or unemployment by demographic information, we can determine which groups are at higher risk for unemployment. Table V-II shows the educational attainment by gender, race and ethnicity during 2007. The City of Indianapolis can use this table to determine which type of employment programs will reach the groups most in need of additional education and training. African Americans experience higher rates of unemployment regardless of their educational attainment. Women experience higher rates of unemployment if they have not graduated from high school.

Table V-II: Employment Status by Education Attainment, Race, Gender and Ethnicity, U.S. Bureau of Labor Statistics, 2007.

	Less than high school graduate	High school graduate, no college	Some college, no degree	Associate degree	Bachelor's degree and higher
Employment Status by race, gender or ethnicity					
Total					
Employment Pop. Ratio	43.3	60.1	67.2	73.8	76.3
Unemployment Rate	7.1	4.4	3.8	3.0	2.0
Men					
Employment Pop. Ratio	56.2	69.9	74.2	79.7	81.3
Unemployment Rate	6.6	4.4	3.6	3.0	1.9
Women					
Employment Pop. Ratio	30.4	51.1	61.1	69.3	71.3
Unemployment Rate	8.2	4.3	4.1	3.1	2.1
White					
Employment Pop. Ratio	44.8	59.9	66.6	74.0	75.9
Unemployment Rate	6.5	3.9	3.5	2.7	1.9
Black/African American					
Employment Pop. Ratio	34.4	60.7	70.0	73.8	80.5
Unemployment Rate	12.0	7.3	5.9	4.8	3.0
Asian					
Employment Pop. Ratio	42.5	61.6	69.9	69.5	75.6
Unemployment Rate	2.9	3.2	3.5	4.0	2.4
Hispanic or Latino					
Employment Pop. Ratio	58.9	71.1	75.0	77.9	80.3
Unemployment Rate	6.0	4.4	4.4	3.5	2.3

Lower unemployment rates may be attributed to the large number of professions/occupations available for individuals in Indianapolis to choose from. The

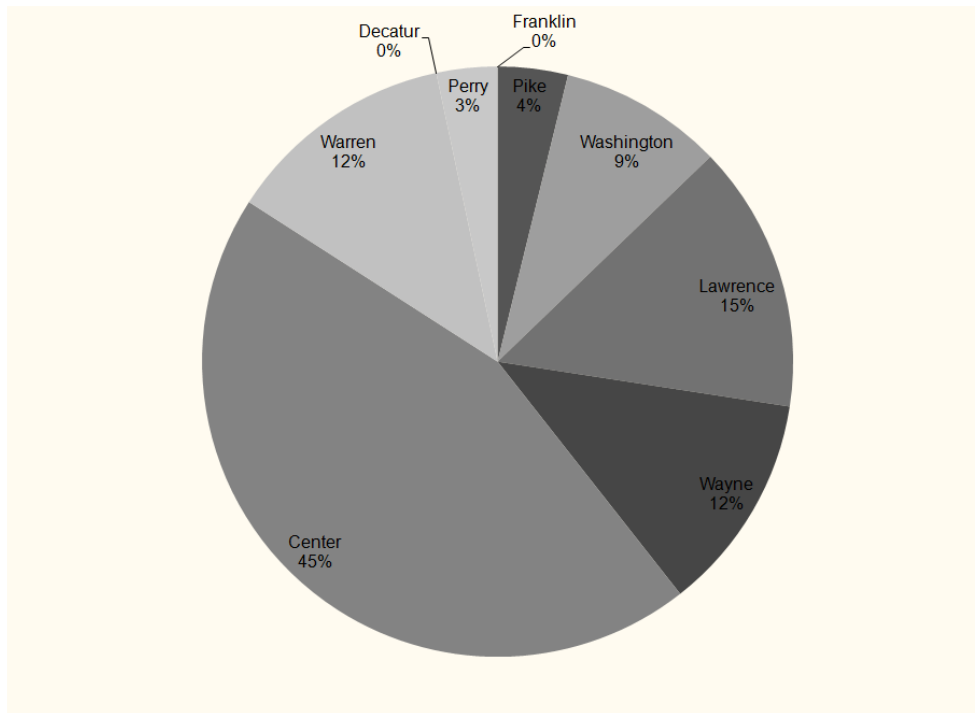
wide range of employment options available to the residents of Indianapolis help them find and secure employment more easily than other parts of the state dependent on a few categories of employment. According to the U.S. Bureau of Labor Statistics, Indianapolis/Marion County had a total of 893,450 occupations with an average wage of \$39,832 annually in 2007. Table V-III lists the general categories of occupations and the mean annual wage for each category. Management occupations fared the best with a mean annual wage of \$88,774, while food preparation and serving related occupations fared the worst with a mean annual wage of \$18,595.

Table V-III: Occupation Type and Average Annual Wage, U.S. Bureau of Labor Statistics, May, 2007.

	# Occupations	Mean Annual Wage
Management Occupations	40,790	\$88,774
Computer and Mathematical Science Occupations	20,220	\$65,458
Architecture and Engineering Occupations	14,730	\$62,400
Legal Occupations	6,190	\$73,278
Business and Financial Operations Occupations	39,740	\$59,467
Healthcare Practitioner and Technical Occupations	50,780	\$61,838
Life, Physical and Social Science Occupations	10,540	\$50,814
Construction and Extraction Occupations	44,400	\$42,349
Arts, Design, Entertainment, Sports and Media Occupations	11,490	\$46,904
Education, Training and Library Occupations	41,260	\$46,446
Installation, Maintenance and Repair Occupations	38,860	\$41,122
Community and Social Service Occupations	11,220	\$37,586
Production Occupations	66,410	\$33,842
Protective Service Occupations	18,560	\$34,902
Office and Administrative Support Occupations	156,800	\$31,075
Transportation and Material Moving Occupations	82,140	\$30,867
Sales and Related Occupations	93,370	\$37,294
Healthcare Support Occupations	19,150	\$27,581
Farming, Fishing and Forestry Occupations	650	\$27,789
Personal Care and Service Occupations	18,550	\$25,376
Building and Grounds Cleaning and Maintenance Occupations	31,140	\$21,986
Food Preparation and Serving Related Occupations	76,460	\$18,595

For those who are unemployed or earning a bare minimum wage, living in poverty may become a way of life. In 2000, 95,827 people were living below the poverty line. 35 percent of those were children under the age of 18. The United Way of Central Indiana provides data on families receiving government assistance income as recent as 2005. Government Assistance Income, commonly known as “welfare,” is income received by the individuals or families, based on income and assets held by the individual and determined by the government office. The township with the most families receiving government assistance income in 2005 was Center Township. Lawrence Township trailed with the second largest portion of the Marion County population receiving

government assistance income. Figure V-II shows the distribution of families throughout the Marion County with government assistance income.



*Figure V-II:
Distribution of
Individuals
Receiving
Government
Assistance
Income.
Source: U.S
Census and
Savi.org,
2000.*

The City of Indianapolis will focus on utilizing funds from the U.S. Department of Housing and Urban Development to assist economic recovery efforts in the community. The City of Indianapolis has issued the following goal and strategies over the next five years as a way of addressing the needs of the community and furthering local and regional economic development efforts.

Encourage economic development activities and efforts in the community.

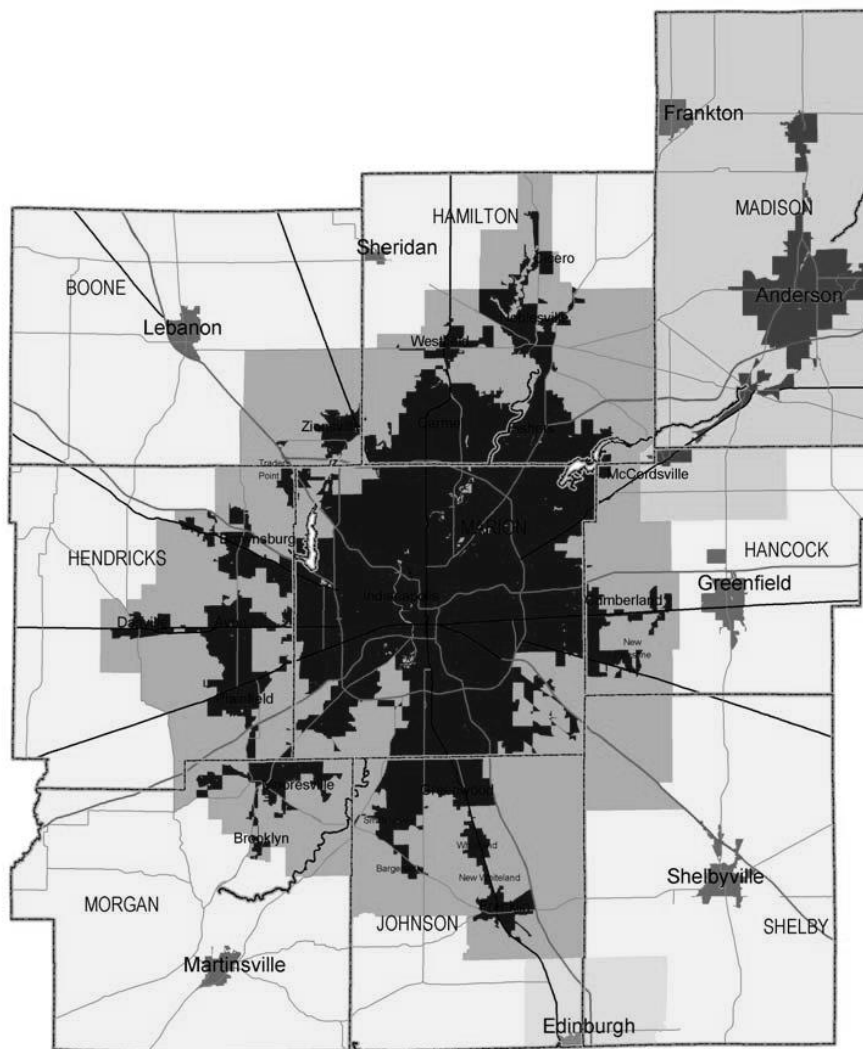
Strategy	5-Year Goal
Fund commercial façade projects in developing communities.	-35 commercial facades will be improved.
Provide economic development assistance to expanding or new businesses to create and/or retain jobs.	-100 jobs will be created.
Support outreach efforts to market available forms of economic development assistance to encourage business expansion or new business development.	-XX businesses will be contacted. -As a result of contacts, 5,000 jobs will be created and 25,000 jobs will be retained.
Support summer youth programs with an educational focus.	-7,000 youth will have additional educational opportunities through the Summer Youth program.

Transportation

Each urbanized area with a population of 50,000 or more is required by federal regulations to have a designated Metropolitan Planning Organization (MPO) with the responsibility of conducting a continuing, cooperative and comprehensive transportation planning process. In the Indianapolis region, the City of Indianapolis, Department of Metropolitan Development (DMD) is the designated MPO. The MPO staff is comprised of the planners from the Transportation Section of the Division of Planning with the Department of Metropolitan Development.

Transportation planning is regional in scope because a transportation system cuts across governmental boundaries and improvement programs require the cooperation and participation of all levels of government. The MPO is responsible for transportation planning in the area defined by the most current Census as being urbanized, plus the area anticipated to be urbanized by the year 2020. This area is known as the Metropolitan Planning Area (MPA). The present MPA is based on the 2000 Census and includes all of Marion County and portions of the surrounding counties of Boone, Hamilton, Hancock, Hendricks, Shelby, Morgan and Johnson where suburban growth has occurred. The Indianapolis Regional Transportation Council is a multi-governmental representative body and approves transportation plans conducted by the MPO. However, individual projects must be approved by the local and state jurisdictions where the project is located before implementation.

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*Figure V-III:
Map of Nine
County
Modeling and
Metropolitan
Planning
Areas.
Source:
Indianapolis
Regional
Transportation
Plan, 2005.*

The Indianapolis Regional Transportation Plan (RTP) is a document that is long-range in scope and helps guide the development of the area's transportation system through the year 2030. It is amended and updated once a year or as changing conditions and community needs dictate. The MPO completed the most recent amendment in 2007. The plan consists of roadway, transit, freight, bicycle/pedestrian projects and addresses air quality control issues as it relates to transportation.

With the help of transportation planners, engineers, elected officials and the public, the plan ensures facilities and services required to support the mobility needs of the community and its future growth are anticipated and available. It places potential projects "in the pipeline" for future funding consideration and provides decision-makers with information upon which to base their priorities.

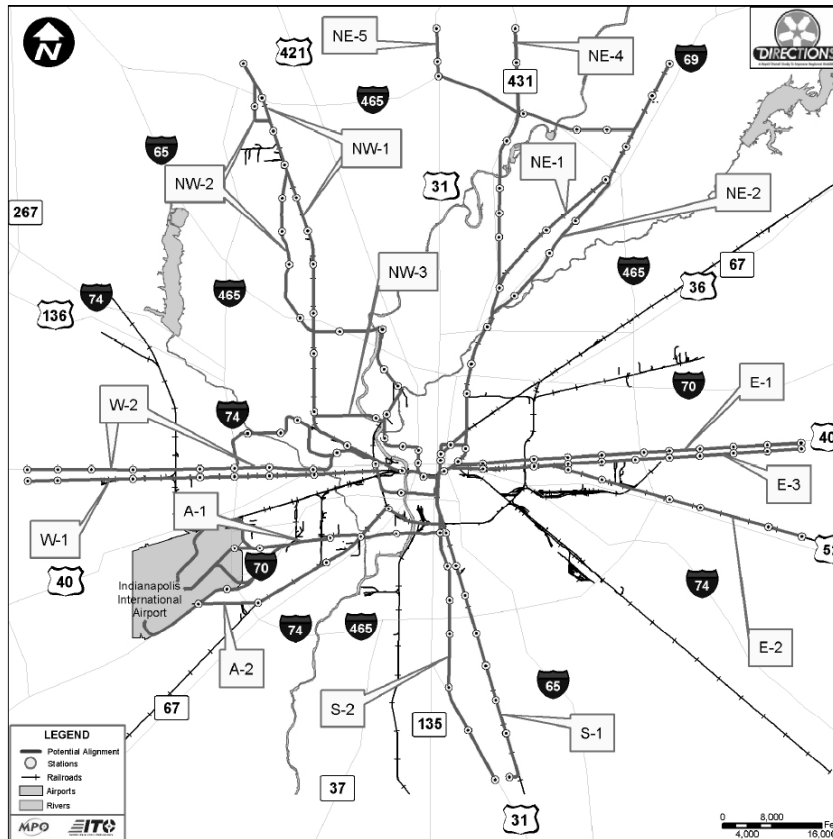
The current plan outlines four goals:

- Preserve existing transportation facilities and seek to maximize the return on transportation investments.
- Provide for the safe and efficient movement of people and goods.
- Ensure the coordination of transportation plans with the overall regional social, environmental, and land-use goals.
- Provide for the essential mobility needs of all citizens.

In 2005, the City of Indianapolis embarked on a rapid transit study called *Directions*. The purpose of the plan was to determine and evaluate the feasibility and cost effectiveness of a regional rapid transit system. Phase I – Phase II analyzed the types of technologies to be used, determined possible routes and selected specific routes to develop a “starter system.” Phase III is an Alternative Analysis of the northeast corridor, the first line selected for completion as part of the “starter system.” This analysis determines the needs and feasibility of the northeast corridor and is a necessary part to obtain federal funding.

The next steps will be further analysis of the northeast corridor, including engineering surveys and refining strategies and recommendations to reduce operating costs and start up costs for the system. This study is part of Phase III and positions the MPO and Indianapolis Regional Transportation Council in the position to request funds towards the development of the system. Figure V-IV is a map of all the suggested corridors for the “starter system”.

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*Figure V-IV:
Feasible
Alignments
within the
Phase II
Corridors.
Source:
Directions
Study, Phase
II, 2004.*

Along with moving people from the outer areas of the region to the core of the City, the MPO is also focused on pedestrian needs of the community. The core of the City is considered “walk-able” while the outer rims are congested with traffic and not considered safe for pedestrians. The current administration with the City of Indianapolis has prioritized the safety of pedestrians, making the outer neighborhoods of Marion County “walk-able” as well as safe for bicycle traffic. On May 16, 2009 the Mayor Greg Ballard will start the “Mayor’s Inaugural Bike Ride” to demonstrate the connectivity of the bike lanes of the City to the greenways. The initiative is the start of focusing on the health of the citizens of Indianapolis and reducing traffic congestion and air pollution. As part of the stimulus package from the federal government under the Obama administration, the City of Indianapolis will build new bike lanes and pedestrian friendly trails to connect different neighborhoods. The City offers free bike parking to major events throughout the community, such as the Indiana State Fair, Broad Ripple Art Fair, Earth Day Indiana Festival and Penrods Art Fair. Each of these activities promotes utilizing methods of transportation other than traditional car transportation.

Primarily the Indianapolis Regional Transportation Improvement Plan prioritizes the needs of the community and improvements to the current transportation system, such as signal synchronization, safety improvements for intersections, resurfacing roads and highways, air quality control measurements and goals, as well as incorporate special studies that have been approved by the Metropolitan Planning Organization. To find more information about transportation planning, please visit www.indympo.org.

Infrastructure

The City of Indianapolis has a high need to improve the infrastructure of the community. The Indianapolis Clean Stream Team is charged with overseeing projects to reduce raw sewage overflows into our waterways, eliminating failing septic systems, and improving flood control and drainage. The team includes staff from the Indianapolis Department of Public Works and many private sector partners. The areas in which the Indianapolis Clean Stream will focus over the next five years are:

- Reducing raw sewage overflows;
- Eliminating failing septic systems;
- Improving drainage and flood control;
- Maintaining and improving sanitary sewers; and
- Implementing a raw sewage overflow reduction plan for the long term.

Some of these problems are more of an issue for older neighborhoods in the City than others. One of the largest issues the City faces is the improvement to sanitary sewers and reducing raw sewage overflow. More than 100 years ago, Indianapolis built a storm sewer system to carry rainwater and melting snow away from homes, businesses and streets. When indoor plumbing came later, homeowners and business owners hooked their sewage lines to these storm sewers, combining storm water and raw sewage into one pipe. This was common practice in many U.S. cities, especially in the Northeast and Midwest.

During dry weather, a combined sewer system works much like a separate sewer - carrying all sewage to the treatment plant for treatment. However, when it rains or snow melts, the sewer can be overloaded with incoming storm water. When this happens, the sewers are designed to flow over internal dams in the underground pipe system and into nearby streams and rivers. Without these overflows, sewage would back up into basements and streets. Currently, raw sewage can pollute streams and water ways during periods of heavy precipitation. Today, when building new sewer systems, the City of Indianapolis builds separate sewers for storm water and sewage. The City will also rebuild the current system to include two (2) separate lines, one for sewage and one for storm water, to reduce overflows by utilizing increased sewage rates.

Additionally, the age of the current sanitary sewer system has taken a toll and created further need. The sanitary sewer system surrounds the pre-1970 City limits and extends to most of the Marion County borders. The sanitary sewer area covers 222 square miles, includes 24 major interceptors, and 2,100 miles of sewers. In these neighborhoods, sanitary sewers take sewage to the treatment plants and separate storm sewers take storm water to retention ponds, rivers and streams. As sewers age over time, pipes crumble, joints crack, manholes wear down and debris and invasive roots clog pipes. These degraded pipes allow in storm water, which pushes the sanitary pipes beyond their capacity. As a result, raw sewage can back up into basements, through manholes and flows into waterways.

Additionally, more than 27,000 homes in Marion County are served by private septic systems. Septic systems have a limited life and eventually fail, leaching human waste into groundwater, backyards and neighborhood ditches and streams. This causes health hazards for the individuals and families living around them.

All of these issues result in an unsanitary environment and possible pollution of our streams and rivers. Over the next four years, the Indianapolis Clean Stream Team and the City of Indianapolis Department of Public Works will implement 82 projects totaling in excess of \$670 million of investment in the community's infrastructure system through 2011.

Parks, Recreation and Neighborhood Facilities

The Indianapolis Department of Parks and Recreation is the primary parks agency for the more than 860,000 residents of Marion County, Indiana. Because of the steady outward growth of Marion County's population, Indy Parks is challenged to balance the needs of the historic City parks with the needs of populations in the other eight townships. Half of this task is in operating, maintaining and adding to the capacity of established City parks. The counterpart to this is Indy Parks' challenge to offer services and programs in the outlying areas of the county. There are noticeably fewer parks and built facilities in these areas, requiring Indy Parks' staff to employ creative strategies and partnerships to ensure delivery of park and recreation services to all of Marion County's residents.

The Indianapolis Department of Parks and Recreation is revising its comprehensive plan for the entire system and had not been approved at the time of the publication of this Consolidated Plan. The 2009 Comprehensive Plan for the Indianapolis Department of Parks and Recreation covers all 206 parks and eight greenways the department is responsible for operating and maintaining. The City completed 96 percent of the action items from the previous comprehensive plan, approved in 2004, by the completion of 2008. The remaining 4 percent of the actions will be undertaken through the end of 2009.

The Department of Parks and Recreation has identified several large needs in its parks operations and programming.

- Indianapolis has a deficit of 1,714 acres of park land to meet park size standards set by the Indianapolis Department of Parks and Recreation.
- 45 percent of the population does not have a park within a ten-minute walk of their home.
- Maintenance continues to be a need with 17 percent of survey respondents said "better maintenance" needs to be a priority for aquatic facilities and 14 percent rated "condition of course" as an important issue for selecting a City run golf course.
- The budget analysis shows inconsistent levels in maintenance budgets, leading to concerns for the Department of Parks and Recreation's ability to care for current facilities.
- A notable shortfall in musical programs despite a variety of programs offered.
- The diversity of programming among sites is inconsistent.

The 2009 Comprehensive plan categorizes new initiatives under six priorities, 1) public safety, 2) maintenance, 3) new amenities and uses, 4) evaluate and upgrade outdated infrastructure, 5) increase greenways and green spaces and 6) Green initiatives. The plan covers 205 projects totaling an estimated \$42 million to be implemented between 2010 and 2014. A full outline of projects and initiatives as part of the 2009

Comprehensive Park Plan can be found at www.indy.gov/eGov/City/DPR/Admin/Planning/Pages/home.aspx.

Parks are not the only facilities that face maintenance shortfalls. The network of neighborhood centers that serve many of the low to moderate income neighborhoods of Indianapolis faces the same problems as the Indianapolis Department of Parks and Recreation. Previously, these community centers have received generous grants to expand and renovate their facilities. However, shortfalls in funding required many of the centers to reduce the amount of renovation to their current facilities. Over time, facilities that were not renovated have deteriorated and require repair. Over the next five years, these facilities will require approximately \$3.6 million to maintain and repair their facilities.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City of Indianapolis, over the next five years, will support programs with a holistic approach to assist individuals and households move onto self-sufficiency. Many of the programs the City of Indianapolis can fund with dollars from the U.S. Department of Housing and Development can work in conjunction with other efforts through the community. The City of Indianapolis has identified six goals over the next five years. Under each of the goals the City lists multiple strategies to reach the goals. The design of the goals and strategies is to find multiple ways to address the needs of the community and address problems through varying approaches.

For example, in light of the current economic needs of the community, the City will support programs that focus on job training and economic development. These programs will work in tandem with other programs such as tax abatement programs, Brownfields redevelopment, revenue bond programs and certified technology parks. All programs combine together to bring new businesses to Indianapolis and create new jobs. Indianapolis Economic Development Inc, Indy Partnership, Indianapolis Downtown Inc. and the various Chambers of Commerce work together to help companies and businesses stay or move to Indianapolis and create and retain jobs. These organizations help market the community and connect businesses with programs that will help them survive in today's tough economic climate.

For the working poor, the City will work with private service providers to help address the needs these families and individuals face. Despite working full time positions, many

families cannot afford decent housing and are on the edge of homelessness. As stated previously, the wage needed in Indianapolis to afford a two-bedroom apartment is \$14.33 per hour. The current minimum wage is \$6.55 per hour and it would take 87 hours of work per week to afford a two-bedroom apartment. For individuals and families earning incomes at this level, other assistance may be necessary to afford housing and other necessities in life, such as food, transportation, childcare, etc. The City of Indianapolis will support efforts over the next five years to provide case management, rent and utility assistance to these families at-risk of homelessness. For those already homeless, the City will continue efforts, as it has in the past to help find housing for these households, provide supportive services and rental assistance.

Not only will the City address the economic needs of the community, it will focus on affordable housing development. Specifically, the City will target efforts to revitalize neighborhoods at a time, rather than individual units at a time. The City will target four areas of Indianapolis with affordable housing and neighborhood stabilization efforts. With private and public partnerships, the City hopes efforts it supports will continue beyond current redevelopment efforts the first years of this strategic plan. After the initial investment in target areas, private investment will be encouraged to continue revitalization efforts.

To address the issues facing people living in poverty, the City of Indianapolis will focus in three general areas, economic development, supportive services to encourage self-sufficiency and affordable housing development. Over the next five years:

- through the economic development goals, the City of Indianapolis will help create 5,100 new jobs, retain 25,000 jobs and contact XX new businesses for development in Indianapolis;
- 4,500 people at risk of homelessness will receive case management services to work towards self-sufficiency;
- 2,000 households will receive rent or utility assistance;
- 1,500 homeless households will receive supportive services; and
- private developers will create 275 new homeownership units, 1,000 affordable rental units, repair 1,900 homeownership units; and provide down payment assistance to 425 households.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

This section is not applicable to the City of Indianapolis.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Utilizing the annual funds from the U.S. Department of Housing and Urban Development, the City of Indianapolis will focus on the needs of families living with HIV/AIDS. These funds fill a gap in the current service structure for persons living with HIV/AIDS. While these individuals are able to obtain assistance with other services, such as dental care, pharmaceutical assistance, education and early intervention services, the annual funds the City of Indianapolis receives are often the only funds used towards the housing needs of these individuals and families. The City of Indianapolis will address the following goal using the strategies listed below.

Support the needs of persons living with HIV/AIDS and their families.

Strategy	5-Year Goal
Provide supportive services, including housing counseling, to persons living with HIV/AIDS.	-800 persons will receive supportive services.
Provide housing placement services to persons living with HIV/AIDS.	-200 persons will receive housing placement assistance.
Provide rent and utility assistance to persons living with HIV/AIDS.	-400 persons will receive tenant-based rental assistance. -2,000 persons will receive short-term rent, mortgage and/or utility assistance.

Other funds, such as the Indianapolis Housing Trust Fund, the HOME Investment Partnerships Program and the Community Development Block Grant, have greater flexibility to be used towards other special needs populations. The Indianapolis Housing Trust Fund is funded through private dollars and public dollars such as fees collected from property sales and transactions. These funds will go towards the development of rental housing and homeownership units as part of overall targeted development. The City may reserve funds for investment of units for persons with special needs, such as people living with a disability, on a project-by-project basis. The current application for dollars from the City of Indianapolis gives priority to projects that serve a special needs population and it will continue to give those projects priority through the next five years.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

The U.S. Census and the American Community Survey give data on the number of people living in each township with a disability; however, it is unknown the number of households with a person with a disability. Based on the population distribution of persons living with a disability, shown Table VI-I, a housing provider can determine the need for accessible housing for Marion County residents.

Table VI-I: Number of Persons Living with a Disability by Township.
Source: U.S. Census, 2000 and American Community Survey, 2006.

	2000 Population 5 Years and Older with a Disability	2007 Population 5 Years and Older with a Disability
Pike	17%	11.4%
Washington	17.4%	12.7%
Lawrence	17.3%	11.9%
Wayne	19.7%	17.3%
Center	28.8%	24.4%
Warren	20.7%	19.9%
Perry	17.3%	15.3%
Decatur	20.5%	6.9%
Franklin	12.9%	14.3%

Persons with disabilities may be living in institutionalized care or in group homes. Franklin Township does not have either of these services located within its geographic borders. These services are located in the northern and western parts of the county. Table VI-II shows the number of the Marion County population living in institutional quarters. The Marion County Correctional Facility is located in downtown Indianapolis, which is in Center Township. At the time of the 2000 Census, all 4,361 of county residents living in correctional institutions were in Center Township.

Table VI-II: Number of Persons Living in Institutions.
Source: U.S. Census, 2000.

	Total # Living in Institutionalized Group Quarters	# Living in Nursing Homes	# Living in Correctional Institutions
Pike	774	750	0
Washington	1,468	1,099	0
Lawrence	525	491	0
Wayne	1,549	1,088	0
Center	5,930	877	4,361
Warren	890	883	0
Perry	741	739	0
Decatur	86	86	0
Franklin	0	0	0

For Housing Opportunities for Persons with AIDS (HOPWA) funds, the City of Indianapolis serves a larger area than Marion County. These funds, as indicated by the name, go to help serve people living with HIV/AIDS. It is the one grant the City receives that serves the community, at large, rather than just Indianapolis. The program serves Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putnam and Shelby counties. This is the same area served by the Indianapolis Ryan White Part A Program, administered by the Marion County Health Department. Information for this section has been provided by the Marion County Health Department and has been collected on a county-by-county level.

One out of every 366 residents in these counties is living with HIV disease, not AIDS. A total of 4,551 people are living with HIV and/or AIDS. The area had 531 new cases in just 2006 and 2007. The Center for Disease Control (CDC) estimates that 24 to 27 percent of HIV infected individuals are undiagnosed or unaware of their status. Applying the CDC's assumption to the Indianapolis and surrounding area, the Marion County Health Department estimates that 1,437 to 1,683 individuals are undiagnosed.

Marion County is the center of the HIV/AIDS cases, with 86 percent of all HIV/AIDS cases; Hamilton County follows second with 3.8 percent. Of the people living with HIV/AIDS, 80 percent are male and 20 percent are female. Whites make up 51 percent of the HIV/AIDS population, followed by Blacks at 39 percent and Hispanics at six (6) percent. The majority of people diagnosed, 68 percent, are ages 25 years to 44 years. 42 percent are age 45 years or older.

Populations disproportionately impacted by the HIV/AIDS epidemic in the area include people who are African American, non-Hispanic, homeless persons, impoverished persons and/or formally incarcerated.

African American, non-Hispanics are two and one-half times more likely to be infected with HIV than the general population and four times more likely to be infected than White, non-Hispanics. The number of African American women living with HIV/AIDS is 85 percent higher than White women, even though African American women only account for 11 percent of the population. Additionally, these women live in areas with common social barriers to care such as poverty or homelessness exist.

The Marion County Health Department completed a survey of agencies providing Ryan White funded care to persons living with HIV/AIDS. Among all the clients 5.6 percent did not have permanent housing. This significantly exceeds the 0.2 percent positive rate of the general population. Someone with HIV/AIDS is more likely to be homeless than someone living in the general population.

The Indiana Department of Corrections tests all inmates for HIV upon their intake into the system. The number of people with HIV/AIDS within the Department of Corrections was 4.6 percent at the end of 2007. The level of care a person will receive while incarcerated largely depends on their own initiative to seek treatment and the level of initiative and cultural competence of the staff in that particular facility.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

In addition to receiving HOPWA funds through the City of Indianapolis, the metropolitan area benefits from other funding, such as Ryan White funds through the Marion County Health Department and the Indiana AIDS fund at the Health Foundation of Indianapolis. These three major funding resources provide critical resources to service providers throughout the community. A survey by the Marion County Health Department in conjunction with Bowen Research Center and the Indiana University School of Medicine prioritized services needed by the population living with HIV/AIDS. Top needs included:

1. Health Insurance Assistance
2. Primary HIV-related Medical Care
3. ADP/Local AIDS Pharmacy
4. Medical Transportation
5. Oral Health Services
6. Medical Case Management
7. Emergency Financial Services, including Housing Assistance
8. Mental Health Treatment

9. Substance Abuse Treatment
10. Early Intervention Services
11. Psychosocial Services
12. Outreach Services
13. Linguistic Services
14. Childcare

The Marion County Health Department, with the help of Ryan White funding from the federal government, can assist with many of the above services. The programs funded through the Marion County Health Department serve as a safety net for individuals and families who do not qualify for other programs. The services are often provided through public service agencies and local health centers throughout the entire HOPWA area. Core services include:

- Outpatient/Ambulatory Medical Care (health services) – providing general physician care at places such as health clinics, physician care, medical offices and mobile vans;
- AIDS Pharmaceutical Assistance – providing HIV/AIDS medications to clients;
- Oral Health Care – providing all general dental care, including diagnostic, preventative and therapeutic services; and
- Early Intervention Services – educating individuals about HIV/AIDS and testing individuals.

The Ryan White funds also assist with supportive services for individuals with HIV/AIDS. Some of these services include case management, child care services, emergency financial assistance with housing, utilities or food vouchers, legal services, linguistic services, medical transportation services, outreach services and psychosocial support services.

The Indiana AIDS Fund is the largest area provider for testing, outreach and education services. The agency raises funds through an annual AIDS walk each October. In addition to prevention services, the Indiana AIDS Fund provides Direct Emergency Financial Assistance. This provides emergency housing, rent or utility assistance through local community agencies.

Emergency assistance is reported the greatest need, according to two of the local HOPWA providers. Often the medical expenses incurred by a HIV/AIDS patient are extraordinary and take away from the person's ability to pay rent or utilities. Local agencies will use HOPWA funds for short term emergency housing or utility assistance, as well as long term tenant-based rental assistance. In much the same way the Section 8 program works for the Indianapolis Housing Agency, tenant based rental assistance helps the individual with HIV/AIDS with rent over a longer period, generally less than two years. The individual pays 30 percent of his or her gross monthly income towards the rent and the HOPWA funds will pay the remaining rent due to the landlord.

The City of Indianapolis will continue this type of assistance in the next four years, as it is the primary provider of housing assistance. Other funding agencies have been able to fill service gaps for people living with HIV/AIDS for the metropolitan area.

Goals and outputs for the next five years will be:

Support the needs of persons living with HIV/AIDS and their families.

Strategy	5-Year Goal
Provide supportive services, including housing counseling, to persons living with HIV/AIDS.	-800 persons will receive supportive services.
Provide housing placement services to persons living with HIV/AIDS.	-200 persons will receive housing placement assistance.
Provide rent and utility assistance to persons living with HIV/AIDS.	-400 persons will receive tenant-based rental assistance. -2,000 persons will receive short-term rent, mortgage and/or utility assistance.

Since the majority of people living with HIV/AIDS in the metropolitan area live within the City of Indianapolis and Marion County, the City of Indianapolis will continue to focus its efforts within the county. However, the City will continue to consult with the Marion County Health Department and local agencies on the needs of the surrounding counties of the entire HOPWA service area. The Bloomington Hospital/Positive Link program is one such program outside the county that has received HOPWA funding in the past. As the City of Indianapolis begins to understand the needs in the surrounding counties, HOPWA funding will be given to grass roots efforts in those communities.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

The Marion County Health Department, with the help of Ryan White funding from the federal government can assist with many services. The programs funded through the Marion County Health Department serve as a safety net for individuals and families who do not qualify for other programs. The services are often provided through public service agencies and local health centers throughout the entire HOPWA area. Core services include:

- Outpatient/Ambulatory Medical Care (health services) – providing general physician care at places such as health clinics, physician care, medical offices and mobile vans;
- AIDS Pharmaceutical Assistance – providing HIV/AIDS medications to clients;
- Oral Health Care – providing all general dental care, including diagnostic, preventative and therapeutic services; and
- Early Intervention Services – educating individuals about HIV/AIDS and testing individuals.

The Ryan White funds also assist with supportive services for individuals with HIV/AIDS. Some of these services include case management, child care services, emergency financial assistance with housing, utilities or food vouchers, legal services, linguistic

services, medical transportation services, outreach services and psychosocial support services.

The Indiana AIDS Fund is the largest area provider for testing, outreach and education services. The agency raises funds through an annual AIDS walk each October. In addition to prevention services, the Indiana AIDS Fund provides Direct Emergency Financial Assistance. This provides emergency housing, rent or utility assistance through local community agencies.

HOPWA funds will be used to meet specific strategies as outlined by this Consolidated Plan. Some of these strategies over the next five years will be:

- Provide supportive services, including housing counseling, to persons living with HIV/AIDS.
- Provide housing placement services to persons living with HIV/AIDS.
- Provide rent and utility assistance to persons living with HIV/AIDS.

Over the next five years, HOPWA funds will help serve 3,600 people living with HIV/AIDS.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Analysis of Impediments to Fair Housing

As part of the funding available through the U.S. Department of Housing and Urban Development (HUD), the City of Indianapolis conducted an Analysis of Fair Housing Impediments during the summer of 2008. The City of Indianapolis completed the document and included:

- A review of the City of Indianapolis' laws, regulations, administrative policies and planning;
- An analysis of how those laws affect the placement and development of housing;
- An assessment of public and private sector circumstances affecting housing choice.

The City of Indianapolis did not find any regulatory impediments to fair housing choice. In fact, the City has a number of positive aspects regarding fair housing choice.

- The Comprehensive Plan for the City of Indianapolis includes mixed housing to allow for greater housing choice across the county.
- The Comprehensive Plan for the City of Indianapolis lists fair housing choice as a goal or vision for the City.

- Overall, the City of Indianapolis does have a high amount of affordable housing available, with 75 percent of the values of homes affordable to households earning 80 percent of the median family income or less. 96 percent of the rental units are affordable to households earning 80 of the percent median family income or less.
- The Indiana Civil Rights Commission provides regular training programs and serves as an advocate for fair housing choice.
- The City of Indianapolis made some progress towards the goals set in the previous AI, including supporting additional homeownership training, providing articles for community outreach and including minority realtors in housing development projects.
- The City of Indianapolis implemented a new sidewalk ordinance to encourage walkable neighborhoods and increase accessibility to the City for persons with disabilities.
- The City of Indianapolis continues to study and make strides towards a new mass transit/public transportation system.

Despite the progress made, some obstacles or impediments to fair housing still exist. The following chart outlines a variety of areas in need of improvement. The table ties each area to a specific area in this document. Each area may not have an impediment to fair housing choice connected, but may instead be an obstacle to fair housing such as maintaining records, fair housing education or community partnerships. The City of Indianapolis will utilize five years, 2010-2014, to address the impediments listed in the chart.

Area in Need of Improvement	Impediment/Obstacle	Resolution/Outcome	Date to be Completed
Community Input	The general population is not aware of fair housing issues or where to file complaints.	Support a local agency to promote fair housing and to serve as a place to receive complaints on fair housing. This may be done within a City department.	Third Quarter, 2010

Area in Need of Improvement	Impediment/Obstacle	Resolution/Outcome	Date to be Completed
Community Input	The general population, particularly the minority population, is not fully educated in the home buying process.	Support homeownership training classes.	On-going: 2010-2014
Community Input	A person with disabilities and with a low income may not be able to afford the necessary improvements to a housing unit to make it accessible.	Support repair programs for persons with disability to make their homes, either rental or homeownership, accessible.	On-going: 2010-2014
Community Input	There are negative connotations or stereotypes associated with affordable housing development making it difficult to develop new affordable housing units, particularly outside the urban core.	Contribute articles to local media and neighborhood organizations on affordable housing and the importance of fair housing choice.	On-going: 2010-2014 The Public Information Officer for the Department of Metropolitan Development will run articles on affordable housing 2 times per year.
Compliance Data	Racial disparities are prominent in the number of high cost loans issued in Indianapolis.	Contribute to the professional publications, such as those with MIBOR to encourage fair housing practices and emphasize the importance of fair housing choice.	On-going: 2010-2014 Articles in MIBOR 2 times per year.

Area in Need of Improvement	Impediment/Obstacle	Resolution/Outcome	Date to be Completed
Housing Profile	The City of Indianapolis continues to have a high concentration of affordable housing in the urban core, leading to minority concentration.	Support affordable housing development, particularly in the southern townships. Affordable housing should be located near high employment sectors and public transportation.	On-going: 2010-2014
Land Use	The process for zoning appears complex to the general public and often requires additional technical assistance to navigate through the process.	Provide educational programming to neighborhood groups about the zoning process. Simplify the City website to make the process more user friendly to the general public.	On-going 2010-2014 Several changes are under implementation at the time of publication.

The City of Indianapolis may use partnerships with state agencies and housing or community development advocacy groups to go beyond the steps listed in this plan to promote fair housing. The City of Indianapolis may support other initiatives by the State of Indiana to promote fair housing. Such initiatives may include education programs related to fair housing, homeownership training or tighter mortgage and lender regulations. Such additional efforts may be listed in annual reports but the above initiatives and resolutions will be completed by the City of Indianapolis over the next five years, 2010-2014.

Neighborhood Revitalization Strategy Area

The 2010-2014 Consolidated Plan discusses the needs and assets of Indianapolis and surrounding counties; however, a Neighborhood Revitalization Strategy Area focuses on a portion of the City experiencing severe distress. A Neighborhood Revitalization Strategy Area (NRSA) gives the City and developers greater flexibility in federal regulations when investing funds from HUD. Projects like the Parkwoods redevelopment, Fall Creek Place and the Keystone Enterprise Park have enabled large sums of federal dollars, leveraging local tax funds, to redevelop neighborhoods and offer new opportunities to the residents of the community. Built on previous successes, the City will continue to focus in the current NRSA. Figure VII-I shows a map of the current NRSA. The NRSA surrounds the downtown area like a donut. A larger map of the area is included as Appendix C of this document.

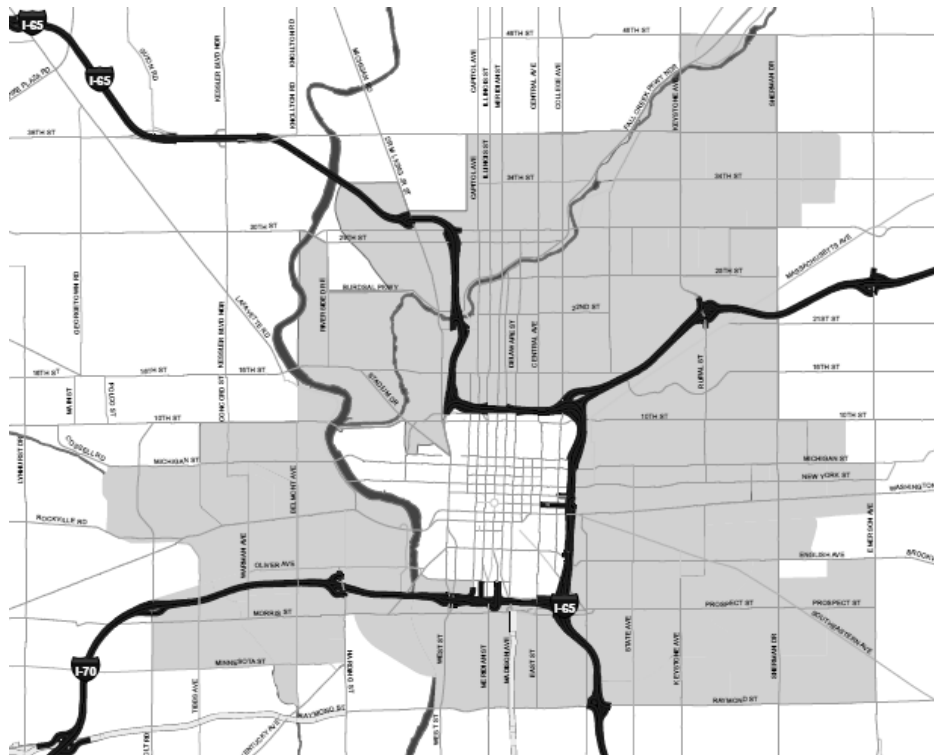
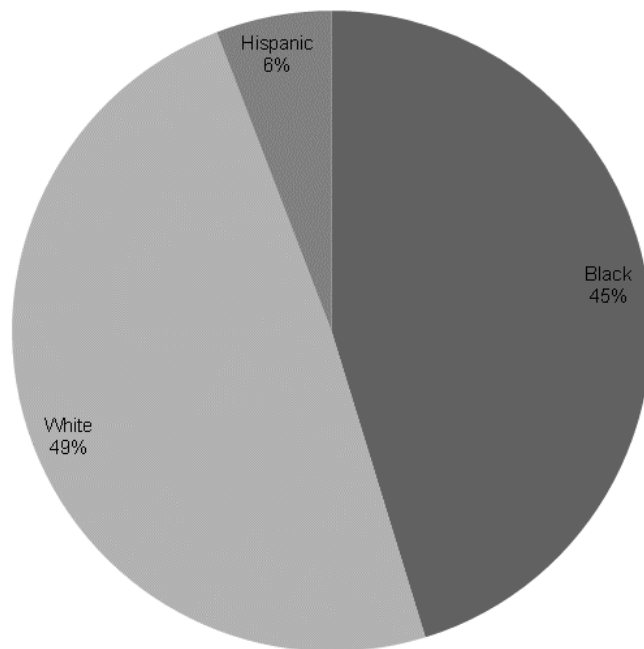


Figure VII:I:
Map of the
NRSA.
Source: City
of
Indianapolis,
Division of
Planning,
2009.

The determination of the NRSA is based on statistical information from the 2000 U.S. Census and must meet federal guidelines. While the regulations are extensive in their explanation, three basic guidelines assist the City with the designation. The first NRSA guideline is that the area must be contiguous. One neighborhood cannot be selected as an addition to the area unless it borders to current NRSA. Figure VI-I shows how all the neighborhoods and communities are connected.

General Demographics

The current NRSA combines racially and ethnically diverse communities. Residents, as part of the 2000 U.S. Census identified themselves with one or more races. Three dominant races make up the majority of the area's population. 49 percent of residents identified themselves as White and 45 percent identified themselves as Black. Six (6) percent identified themselves as Hispanic. Other races made up less than one (1) percent of the total population for the area.



*Figure VI:II:
Race/Ethnicity
make-up for
NRSA.
Source: U.S.
Census, 2000.*

The second NRSA guideline states the area must have a high percentage of low to moderate-income households. To determine this number, the City of Indianapolis utilized census tracts and block groups to determine the percentage of low to moderate-income households in an area. 72 percent of the households in the NRSA and its additions are low to moderate income. Meaning, 72 percent of the households are earning less than 80 percent of the MFI for Indianapolis. Nearly 30 percent of the census tracts and block groups within this area report 80 percent or more of the population living below 80 percent of the MFI.

The third NRSA guideline is the area must demonstrate signs of higher distress than the entire City. To assess the distress of the area, the City analyzed information from the 2000 U.S. Census and from the Home Mortgage Disclosure Act (HMDA). When comparing data from the NRSA and proposed addition to the county date examined earlier in this Consolidated Plan, the evidence clearly shows a need to focus attention in these communities to address the need.

The residents of these communities face many obstacles to reclaim their neighborhoods from decline. Lower income, vacant housing, high housing costs related to income, lack of education and high unemployment are a few of the obstacles the residents must overcome to achieve self sufficiency.

Education and Employment

As previously discussed, each census tract has a high percentage of low to moderate income households, some as high as 100 percent. Table VI-I compares the median household income and the median family income for the NRSA to the entire City. Household income is the income total for all persons residing in a residence and family income is the income total for all related persons residing in a residence. The incomes in the proposed addition are 38 to 40 percent less than those of the entire City.

Table VII-I: Median Family Income of Indianapolis vs. NRSA. Source: U.S. Census, 2000.

	Median Household Income	Median Family Income
Total Indy	\$ 40,421	\$ 49,387
Current Area	\$ 24,993	\$ 29,583

Some households are fortunate to be earning the income they have. A higher percentage of residents in the NRSA do not have employment. Over 11.3 percent of the population is unemployed in the area. That figures is the unemployment rate before the economy changed in the summer of 2008, increasing unemployment across much of the City. The residents of these communities traditionally face higher unemployment and jobs with lower wages than their counterparts in the rest of the county. At the time these unemployment rates were recorded, the entire county had an unemployment rate of 3.7 percent, much lower than the NRSA.

Lack of education can explain the high unemployment and lower income for residents of the area. 39.4 percent of the residents have not completed high school or a graduate equivalent. The percentage of residents without a high school diploma in the NRSA is significantly higher than the percentage for the entire City, nearly double the amount. The percentage of residents completing high school and attending some college is about equal to or a little higher than that of the entire City. The number of individuals who have completed college or acquired a professional degree is significantly less than that of the entire county, over 50 percent less. This shows a need to educate and train the residents for jobs that pay a higher, living wage.

A living wage is different from the minimum wage. A living wage is a wage in which a household can afford the housing. HUD determines a living wage from a household's ability to afford a two bedroom apartment based on the fair market rents in the City. The household must not work more than 40 hours per week and spend no more than 30 percent of the gross monthly income towards housing. To afford a two bedroom apartment in Indianapolis, a household must earn \$13.96 per hour. This is the living wage for Indianapolis.

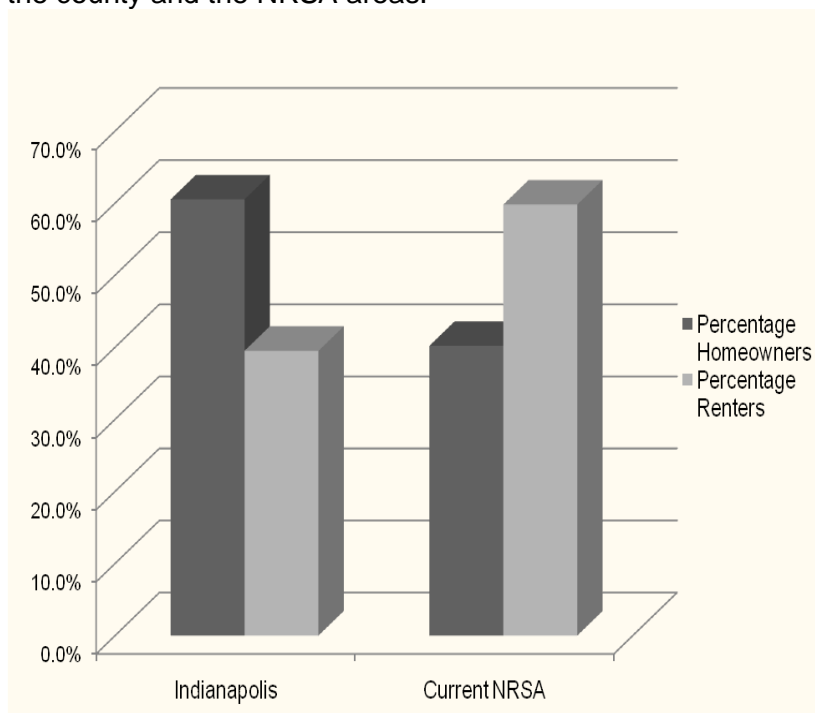
Housing and Market Conditions

HUD determines housing to be affordable to a household if that household does not spend more than 30 percent of their gross monthly income towards housing costs,

including rent or a mortgage, taxes, insurance and utilities. Not all residents are fortunate to pay less than 30 percent of their gross monthly income towards housing. Approximately 46,821 people in Marion County, or 33.2 percent, who rent their residence spend more than 30 percent of their gross monthly income towards housing costs. That number jumps to 45 percent of renters in the current NRSA.

For households with a mortgage, the percentage of households spending such a large portion of their budget towards housing is drastically less. 17.7 percent of mortgage holders in the current NRSA pay more than 30 percent of their gross monthly income towards housing costs.

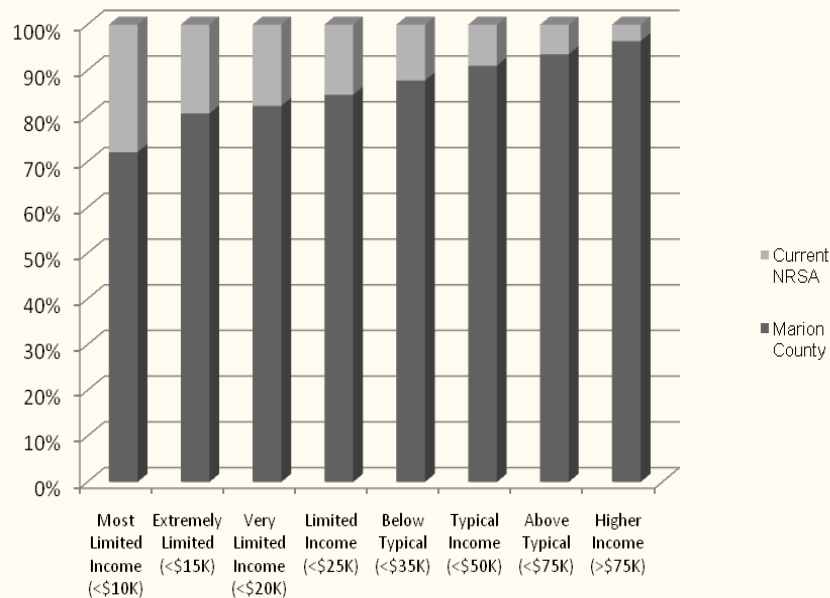
However, the homeownership rate is less in the current NRSA. The majority of the population in the current NRSA is renting their homes, which is the opposite of the entire county. Figure VII-III shows the disparity between the homeownership rates between the county and the NRSA areas.



*Figure VII:III:
Housing
Tenure:
Indianapolis
vs. the NRSA.
Source: U.S.
Census, 2000.*

For persons wanting to purchase a home, they face greater obstacles trying to obtain a mortgage. The map on page 50 of this Consolidated Plan shows census tracts with higher concentrations of minorities which have a higher denial rate for mortgages. The rate for minority concentrations of 80 percent or more is nearly triple the denial rate for census tracts with less than 10 percent minority. The current NRSA includes these areas of high minority concentration. By targeting affordable homeownership opportunities in these areas, households will be able to gain wealth and investment in their neighborhood through homeownership.

Residents in the current NRSA and the proposed addition make up a larger portion of the households earning lower incomes. Figure VII-IV demonstrates that households in the current NRSA and proposed addition make up a larger portion of the lower income households; thus, have more difficulty finding affordable housing.



*Figure VII-IV:
Distribution of
Income:
Indianapolis
vs. the NRSA.
Source: U.S.
Census, 2000.*

To increase affordable housing, there are many homes in the area for potential rehabilitation or re-construction. In 2003 the City conducted a vacant housing survey and found 7,913 vacant structures in Marion County. Of that amount, 4,537, or 57 percent, are located in the NRSA. Each structure has a ranking on its condition, ranging from good to poor. A significant number of vacant units in the NRSA will need rehabilitation to be considered livable or demolished and replaced with a newer home.

Special Needs Housing and Homelessness

According to the U.S. Census, nearly 50 percent of the population living within the total NRSA area stated having one or more physical or mental disabilities. 43 percent of all persons living in Marion County with a disability live in the current NRSA and the proposed addition. Location to public transportation and social services is very important to many of these residents. These special needs populations often need services to remain self sufficient. Permanent supportive housing is affordable rental housing option with support services for persons with special needs or very low income.

Still others have not reached a point of stability that permanent supportive housing is a good solution. Some persons with disabilities, substance abuse issues or very low income require more immediate shelter and attention to address their needs. Emergency shelters and transitional housing scattered throughout the NRSA assist these individuals. Approximately 71 percent of the emergency shelter beds within Marion County are located in the current NRSA and proposed addition. Transitional housing, or rental housing available to persons with disabilities or very low income for a period of less than 24 months, also dot the area.

Goals and Objectives

Once the City has designated a Neighborhood Revitalization Strategy Area (NRSA), it will target the area for housing and economic development projects. While the goal of the City is to assist the entire county, it will track the progress in the NRSA over the next five years, helping residents achieve self sufficiency. Many of the target areas and neighborhoods from the Neighborhood Stabilization Program, mentioned earlier in this Consolidated Plan, are located within the NRSA. The City will strive to stabilize these neighborhoods through modified versions of the five-year goals of this Consolidated Plan. The goals for the NRSA are:

Encourage economic development activities and efforts in the community.

Strategy	5-Year Goal
Fund commercial façade projects in developing communities.	-8 commercial facades will be improved.
Provide economic development assistance to expanding or new businesses to create and/or retain jobs.	-25 jobs will be created.
Support outreach efforts to market available forms of economic development assistance to encourage business expansion or new business development.	-XX businesses will be contacted. -As a result of contacts, 1,250 jobs will be created and 6,250 jobs will be retained.
Support summer youth programs with an educational focus.	-1,750 youth will have additional educational opportunities through the Summer Youth program.

Stabilize distressed neighborhoods through targeted development.

Strategy	5-year Goal
Acquire and/or rehabilitate units for homeownership.	-88 units will be acquired and rehabilitated and sold to houses earning less than 80 percent MFI. -38 of the units will be sold to households earning less than 50 percent MFI. -50 of the units will be sold to households earning 51-80 percent MFI.
Rehabilitate substandard units to create affordable rental housing opportunities.	-250 units will be rehabilitated for households earning less than 30 percent MFI. -250 units will be rehabilitated for households earning 31-80 percent MFI.
Demolish blighted structures.	-50 blighted structures will be demolished.

Strategy	5-year Goal
Constructed new homes for homeownership opportunities.	-50 units will be built and sold to households earning less than 80 percent MFI. -15 of the units will be sold to households earning less than 50 percent MFI. -35 of the units will be sold to households earning 51-80 percent MFI.
Provide financing options for homeowners, such as down payment assistance.	-88 households earning less than 80 percent MFI will receive loans to purchase and rehabilitate foreclosed homes.
Provide repairs to home owners whose homes are in disrepair.	-300 homeowners will receive assistance.

Funding to accomplish these housing and economic related goals will come from the federal entitlement grants from HUD, tax abatement, other economic development initiatives, and funds from the Indianapolis Housing Trust Fund. The goals and strategies will help residents of the community build wealth in their neighborhoods.